

CIVIL COURT OF THE CITY OF NEW YORK
COUNTY OF NEW YORK

-----X
MIDLAND FUNDING LLC

PLAINTIFF,

INDEX NUMBER 022850/14
FILE NO. C531855

-AGAINST-

TRACY RITTER

DEFENDANT.

PLAINTIFF'S RESPONSE TO
DEFENDANT'S FIRST
REQUEST FOR PRODUCTION
OF DOCUMENTS

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PLEASE TAKE NOTICE, that Plaintiff, MIDLAND FUNDING LLC. (hereinafter "Plaintiff"), responds to Defendant's First Request for Production of Documents as follows:

These answers and objections are based upon information now known. Plaintiff has not yet completed its discovery or preparation for trial in this action, and therefore it reserves its right to amend, modify, or supplement its objections and answers as set forth herein.

DOCUMENTS REQUESTED

1. All account statements including but not limited to account statements showing use of the account by Defendant.

ANSWER: Defendant is referred to the account statements issued by the original creditor, "Credit One Bank," for the period December 7, 2011 to December 8, 2013, which includes the charge off statement, annexed hereto as Exhibit "A."

2. A complete transaction history.

ANSWER: Plaintiff objects as the demand is overly broad. Notwithstanding same, Defendant is referred to the account statements issued by the original creditor, "Credit One Bank," for the period December 7, 2011 to December 8, 2013, which represents two years of transactions, annexed hereto as Exhibit "A."

3. All documentation showing the date and amount of the last payment made by Defendant to the

original creditor.

ANSWER: Plaintiff objects as the demand is overly broad. Notwithstanding same, Defendant is referred to the account statement for the period of April 7, 2013 to May 6, 2013 issued by the original creditor, "Credit One Bank," indicates the final payment made by Defendant before the account was charged off. Said statement is annexed hereto within Exhibit "A."

4. All documentation showing the date and amount of the last payment made by Defendant to Plaintiff, its attorneys or other representatives.

ANSWER: Plaintiff objects as the demand is overly broad. Notwithstanding same, said documentation does not exist as Defendant never made any payments to Plaintiff, its attorney or other representatives in connection with the account that forms the basis of the instant lawsuit.

5. All documentation showing the date and amount of the last payment made to the original creditor, Plaintiff, its attorneys or other representatives by someone other than Defendant.

ANSWER: Defendant is referred to Discovery Answer No. 3.

6. A copy of the agreement/terms and conditions between Defendant and the original creditor and documentation connecting any agreement produced with Defendant's account.

ANSWER: Plaintiff objects as the demand is overly broad and is not written in a manner that permits Plaintiff to understand what is being requested. Notwithstanding same, the CardHolder Agreement applicable to Defendant's account and documentation pertaining to the sale and assignment of Defendant's account from the original creditor to the Plaintiff are annexed hereto as Exhibit "B" and Exhibit "C" respectively.

7. All documentation showing or explaining the type and nature of the debt.

ANSWER: Plaintiff objects as the demand is overly broad. Notwithstanding same, the Defendant is referred to Exhibits "A," "B," and "C."

8. All communications to Defendant from Plaintiff, its attorneys or other representatives asking,

demanding or requesting payment or offering a settlement or resolution.

ANSWER: Plaintiff objects as the Demand is vague, ambiguous, overly broad, unduly burdensome, and seeks information that is neither relevant to this litigation nor likely to lead to the discovery of admissible evidence. Plaintiff further objects to this demand as overly broad and unduly burdensome to the extent that it fails to specify a relevant time period.

9. All documentation showing Plaintiff's standing to bring this action and ownership of the debt including but not limited to (a) the assignment between the original creditor and Plaintiff, (b) the affidavit of sale; and (c) if neither the assignment or affidavit of sale specifically referenced Defendant or the account or file number associated with Defendant's particular account or file, a document proving that Defendant's particular account or file is included in the assignment and sale referenced in the aforementioned assignment and affidavit.

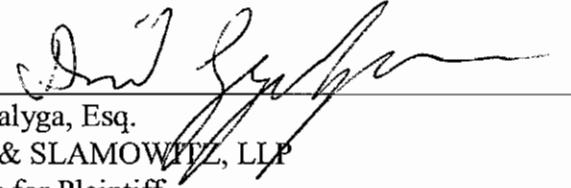
ANSWER: Plaintiff objects as the demand is overly broad. Notwithstanding same, the Defendant is referred to Exhibit "C."

10. All documentation showing that the original creditor notified Defendant of the sale, assignment or transfer of their account to Plaintiff.

ANSWER: Plaintiff objects as the Demand is vague, ambiguous, overly broad, unduly burdensome, and seeks information that is neither relevant to this litigation nor likely to lead to the discovery of admissible evidence.

PLEASE TAKE FURTHER NOTICE, that Plaintiff reserves the right to supplement and/or amend these responses at any time up to and including the time of trial.

Dated: Woodbury, New York
December 23, 2014



David Szalyga, Esq.
COHEN & SLAMOWITZ, LLP
Attorneys for Plaintiff
199 Crossways Park Drive
Woodbury, New York 11797-2016
(516) 364-6006

TO: Mitchell L. Pashkin
Attorney for Defendant
775 Park Avenue
Huntington, NY 11743

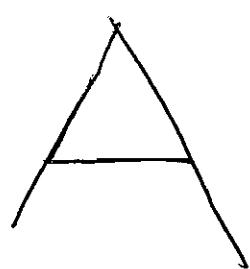


Exhibit A

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number: 5385-0001-0000-5360
December 07, 2011 to January 06, 2012

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION							
Previous Balance	\$573.49	New Balance	\$579.22						
Payments	\$92.00	Past Due Amount	\$41.00						
Other Credits	\$0.00	Amount Due This Period	\$64.00						
Purchases	\$52.00	Minimum Payment Due	\$105.00						
Cash Advances	\$0.00	Payment Due Date	02/02/12						
Fees Charged	\$35.00								
Interest Charged	\$10.73								
New Balance	\$579.22								
Credit Limit	\$500.00								
Available Credit	\$0.00								
Statement Closing Date	01/06/12								
Days in Billing Cycle	31								
QUESTIONS?									
Call Customer Service or Report a Lost or Stolen Credit Card									
Inside the U.S. Call 1-877-825-3242 Outside the U.S. Call 1-702-405-2042									
Please send billing inquiries and correspondence to: P.O. BOX 98873 LAS VEGAS, NV 89193-8873									
<p>Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.</p> <p>Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.</p> <p>For example:</p> <table border="1"> <tr> <td>If you make no additional charges using this card and each month you pay...</td> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td>Only the minimum payment</td> <td>2 years</td> <td>\$747</td> </tr> </table> <p>If you would like a location for credit counseling services, call 1-866-515-5720.</p>				If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	Only the minimum payment	2 years	\$747
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...							
Only the minimum payment	2 years	\$747							

TRANSACTIONS			
Reference Number	Trans Date	Post Date	Description of Transaction or Credit
	12/08	12/09	ADJUSTMENT-PAYMENTS
	12/09	12/09	PAYMENT - THANK YOU LAS VEGAS NV
NE	12/22	12/22	PAYMENT - THANK YOU LAS VEGAS NV
			Fees
	01/06	01/06	LATE FEE
			TOTAL FEES FOR THIS PERIOD
			35.00
			35.00
			Interest Charged
	01/06	01/06	Interest Charge on Purchases
	01/06	01/06	Interest Charge on Cash Advances
			TOTAL INTEREST FOR THIS PERIOD
			10.73
			0.00
			10.73
2012 Totals Year-to-Date			
			Total fees charged in 2012 \$35.00
			Total interest charged in 2012 \$10.73

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY
AFFECT YOUR CREDIT RATING. PLEASE PAY THE
MINIMUM AMOUNT DUE NOW OR CALL (866) 729-6274

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	23.90% (v)	\$536.52	\$10.73	
Cash Advances	23.90% (v)	\$0.00	\$0.00	
(v) = Variable Rate				

5385 0001 BBB 1 7 6 120106 X Page 1 of 1 5727 0020 AD88 O1CT5385 14493

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 5385-0001-0000-5360

New Balance: \$579.22

Minimum Payment Due \$105.00

Payment Due Date: 02/02/12

AMOUNT ENCLOSED: \$ _____

For address, telephone and email changes, please check the box and complete reverse side. Or, update your contact information online at www.CreditOneBank.com

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500
[REDACTED]

TRACY RITTER
70 W 95TH ST APT 16B
NEW YORK NY 10025-6727
[REDACTED]

0004000 0057922 0007000 4447962190565360 3

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: 5360
 January 07, 2012 to February 06, 2012

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$579.22	New Balance	\$575.06
Payments	\$50.00	Past Due Amount	\$20.00
Other Credits	\$0.00	Amount Due This Period	\$64.00
Purchases	\$0.00	Minimum Payment Due	\$84.00
Cash Advances	\$0.00	Payment Due Date	03/02/12
Fees Charged	\$35.00		
Interest Charged	\$10.84		
New Balance	\$575.06	Late Payment Warning:	
Credit Limit	\$500.00	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$36.	
Available Credit	\$0.00	Minimum Payment Warning:	
Statement Closing Date	02/06/12	If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
Days in Billing Cycle	31	For example:	
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card Outside the U.S. Call		If you make no additional charges using this card and each month you pay... Only the minimum payment	You will pay off the balance shown on this statement in about... 2 years
Please send billing inquiries and correspondence to: P O BOX 96873 LAS VEGAS, NV 80183-8873		And you will end up paying an estimated total of... \$764	
If you would like a location for credit counseling services, call 1-866-515-5720.			

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
7407193D300XTMJJB	01/19	01/19	PAYMENT - THANK YOU LAS VEGAS NV	-50.00
			Fees	
	02/06	02/06	LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	35.00
			Interest Charged	
	02/06	02/06	Interest Charge on Purchases	10.64
	02/06	02/06	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	10.64
2012 Totals Year-to-Date				
Total fees charged in 2012				\$70.00
Total interest charged in 2012				\$21.57

YOUR ACCOUNT IS PAST DUE. IT IS NOT TOO LATE TO PROTECT YOUR CREDIT RATING! PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

KEEP YOUR ACCOUNT CURRENT AND AVOID LATE FEES. CALL 1-866-729-6274 TO PAY BY PHONE AT LEAST ONE BUSINESS DAY BEFORE YOUR DUE DATE (TWO BUSINESS DAYS IF YOUR DUE DATE FALLS ON A WEEKEND).

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Rate	Interest Charge
Purchases	23.90% (v)	\$544.42	\$10.64	
Cash Advances	23.90% (v)	\$0.00	\$0.00	
(v) = Variable Rate				

5365 0001 BBM 1 7 6 120206 X Page 1 of 1 5727 9620 AD88 O1CT5365 7265

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 60

New Balance: \$575.06

Minimum Payment Due: \$84.00

Payment Due Date: 03/02/12

AMOUNT ENCLOSED: \$ [REDACTED]

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500
 [REDACTED]

TRACY RITTER 7265
 70 W 95TH ST APT 16B
 NEW YORK NY 10025-6727

0005000 0057506 0004900 4447962190565360 0

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: [REDACTED] 5360
 February 07, 2012 to March 06, 2012

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION													
Previous Balance	\$575.06	New Balance	\$621.30												
Payments	\$0.00	Past Due Amount	\$49.00												
Other Credits	\$0.00	Amount Due This Period	\$67.00												
Purchases	\$0.00	Minimum Payment Due	\$116.00												
Cash Advances	\$0.00	Payment Due Date	04/02/12												
Fees Charged	\$35.00														
Interest Charged	\$11.24														
New Balance	\$621.30	Late Payment Warning:													
Credit Limit	\$500.00	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.													
Available Credit	\$0.00	Minimum Payment Warning:													
Statement Closing Date	03/06/12	If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.													
Days in Billing Cycle	29														
QUESTIONS?															
Call Customer Service or Report a Lost or Stolen Credit Card															
Inside the U.S. Call 1-877-825-3242		Outside the U.S. Call 1-702-405-2042													
Please send billing inquiries and correspondence to: P.O. BOX 98673 LAS VEGAS, NV 89193-8673															
<table border="1"> <tr> <td colspan="3">For example:</td> </tr> <tr> <td>If you make no additional charges using this card and each month you pay...</td> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td>Only the minimum payment</td> <td>3 years</td> <td>\$811</td> </tr> <tr> <td colspan="3">If you would like a location for credit counseling services, call 1-866-515-5720.</td> </tr> </table>				For example:			If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	Only the minimum payment	3 years	\$811	If you would like a location for credit counseling services, call 1-866-515-5720.		
For example:															
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...													
Only the minimum payment	3 years	\$811													
If you would like a location for credit counseling services, call 1-866-515-5720.															

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
	03/06	03/06	LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	35.00
			Interest Charged	
	03/06	03/06	Interest Charge on Purchases	11.24
	03/06	03/06	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	11.24
			2012 Totals Year-to-Date	
			Total fees charged in 2012	\$105.00
			Total interest charged in 2012	\$32.61

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY AFFECT YOUR CREDIT RATING. PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (868) 729-8274.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	23.90% (v)	\$584.22	\$11.24	
Cash Advances	23.90% (v)	\$0.00	\$0.00	
(v) = Variable Rate				

5365 0001 BBB 1 7 6 120306 X Page 1 of 1 5727 9820 AD88 O1CTS385 7449

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 5360

New Balance: \$621.30

Minimum Payment Due: \$116.00

Payment Due Date: 04/02/12

AMOUNT ENCLOSED: \$ [REDACTED]

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500
 [REDACTED]

TRACY RITTER 7449
 70 W 95TH ST APT 16B
 NEW YORK NY 10025-6727

0000000 0062130 0008100 4447962190565360 2

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: 5360
 March 07, 2012 to April 06, 2012

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION			
Previous Balance	\$621.30	New Balance	\$668.24		
Payments	\$0.00	Past Due Amount	\$81.00		
Other Credits	\$0.00	Amount Due This Period	\$69.00		
Purchases	\$0.00	Minimum Payment Due	\$150.00		
Cash Advances	\$0.00	Payment Due Date	05/02/12		
Fees Charged	\$35.00	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.			
Interest Charged	\$11.94	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.			
New Balance	\$668.24	For example:			
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay...:	And you will end up paying an estimated total of...		
Available Credit	\$0.00				
Statement Closing Date	04/06/12	Only the minimum payment	3 years \$868		
Days in Billing Cycle	31	If you would like a location for credit counseling services, call 1-866-515-5720.			
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card Outside the U.S. Call 1-877-825-3242 1-702-405-2042					
Please send billing inquiries and correspondence to: P.O. BOX 98873 LAS VEGAS, NV 89193-8873					

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
	04/06	04/06	LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	35.00
			Interest Charged	
	04/06	04/06	Interest Charge on Purchases	11.94
	04/06	04/06	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	11.94
2012 Totals Year-to-Date				
Total fees charged in 2012				\$140.00
Total interest charged in 2012				\$44.75

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY AFFECT YOUR CREDIT RATING. PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	23.90% (v)	\$599.22	\$11.94	
Cash Advances	23.90% (v)	\$0.00	\$0.00	
(v) = Variable Rate				

5085 0001 BBH 1 7 8 120406 X Page 1 of 1 5727 9820 A088 C1CTS385 14195

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 5360

New Balance \$668.24

Minimum Payment Due \$150.00

Payment Due Date 05/02/12

AMOUNT ENCLOSED: \$.

For address, telephone and email changes, please check the box and complete reverse side. Or, update your contact information online at www.CreditOneBank.com

TRACY RITTER 14195
 70 W 95TH ST APT 16B
 NEW YORK NY 10025-5727

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

0000000 0066824 0011500 4447962190565360 0

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number: 5365
April 07, 2012 to May 06, 2012

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$668.24	New Balance	\$715.87
Payments	\$0.00	Past Due Amount	\$115.00
Other Credits	\$0.00	Amount Due This Period	\$71.00
Purchases	\$0.00	Minimum Payment Due	\$186.00
Cash Advances	\$0.00	Payment Due Date	06/02/12
Fees Charged	\$35.00		
Interest Charged	\$12.63		
New Balance	\$715.87		
Credit Limit	\$500.00		
Available Credit	\$0.00		
Statement Closing Date	05/06/12		
Days in Billing Cycle	30		
QUESTIONS?			
Call Customer Service or Report a Lost or Stolen Credit Card Outside the U.S. Call	1-877-625-3242 1-702-405-2042		
Please send billing inquiries and correspondence to P.O. Box 98873 LAS VEGAS, NV 89183-8873			
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.			
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.			
For example:			
If you make no additional charges using this card and each month you pay...		You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment		3 years	\$924
If you would like a location for credit counseling services, call 1-866-515-5720.			

TRANSACTIONS			
Reference Number	Trans Date	Post Date	Description of Transaction or Credit
			Fees
	05/06	05/06	LATE FEE
			TOTAL FEES FOR THIS PERIOD
			35.00
			35.00
			Interest Charged
	05/06	05/06	Interest Charge on Purchases
	05/06	05/06	Interest Charge on Cash Advances
			TOTAL INTEREST FOR THIS PERIOD
			12.63
			0.00
			12.63
2012 Totals Year-to-Date			
Total fees charged in 2012			\$175.00
Total interest charged in 2012			\$57.38

IN ORDER TO REDUCE THE FEES ASSESSED TO YOUR CREDIT CARD ACCOUNT, IT HAS BEEN CLOSED BECAUSE IT IS PAST DUE. IF YOU HAVE ANY QUESTIONS REGARDING YOUR ACCOUNT, PLEASE CONTACT US AT 1-800-940-4956.

YOUR ACCOUNT IS CURRENTLY CLOSED.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% (v)	\$634.22	\$12.03
Cash Advances	23.90% (v)	\$0.00	\$0.00
(v) = Variable Rate			

5365 0001 66H 1 7 6 120506 CX Page 1 of 1 5727 9620 M132 01CTS385 7549

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 5365

New Balance: \$715.87

Minimum Payment Due: \$186.00

Payment Due Date: 06/02/12

AMOUNT ENCLOSED: \$

For address, telephone and email changes, please check the box and complete reverse side. Or, update your contact information online at www.CreditOneBank.com

TRACY RITTER 7549
70 W 95TH ST APT 16B
NEW YORK NY 10025-6727

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

0000000 0071587 0015100 4447962190565360 2

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number [REDACTED] 5360
 June 07, 2012 to July 06, 2012

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION		
Previous Balance	\$772.45	New Balance	\$542.13	
Payments	\$259.95	Past Due Amount	\$0.00	
Other Credits	\$0.00	Amount Due This Period	\$28.00	
Purchases	\$0.00	Minimum Payment Due	\$28.00	
Cash Advances	\$0.00	Payment Due Date	08/02/12	
Fees Charged	\$18.20	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.		
Interest Charged	\$11.43	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
New Balance	\$542.13	For example:		
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay... Only the minimum payment	You will pay off the balance shown on this statement in about... 2 years	And you will end up paying an estimated total of... \$712
Available Credit	\$0.00	If you would like a location for credit counseling services, call 1-866-515-5720.		
Statement Closing Date	07/06/12			
Days in Billing Cycle	30			
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card Outside the U.S. Call 1-877-825-3242 1-702-405-2042 Please send billing inquiries and correspondence to: P.O. BOX 98873 LAS VEGAS, NV 89103-8873				

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
7407193HX00XTMJJD	06/21	06/21	PAYMENT - THANK YOU LAS VEGAS NV	- 259.95
F572700HX000Y1000	06/21	06/21	FEES EXPRESS PAYMENT FEE LAS VEGAS NV	9.95
F572700JC000CYLAC	07/06	07/06	ANNUAL FEE 08/12 THROUGH 06/12	6.25
			TOTAL FEES FOR THIS PERIOD	18.20
			Interest Charged	
	07/06	07/06	Interest Charge on Purchases	11.43
	07/06	07/06	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	11.43
2012 Totals Year-to-Date				
Total fees charged in 2012				\$236.45
Total interest charged in 2012				\$82.14

YOUR ACCOUNT IS CURRENTLY CLOSED.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	23.90% (v)	\$573.83	\$11.43	
Cash Advances	23.90% (v)	\$0.00	\$0.00	
(v) = Variable Rate				

5085 0001 BBH 1 7 6 120706 C O Page 1 of 2 5727 9820 M132 O1CTS385 16149

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 5360

New Balance: \$542.13

Minimum Payment Due: \$28.00

Payment Due Date: 08/02/12

AMOUNT ENCLOSED: \$ [REDACTED]

For address, telephone and email changes, please check the box and complete reverse side. Or, update your contact information online at www.CreditOneBank.com

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

TRACY RITTER 16149
 70 W 95TH ST APT 16B
 NEW YORK NY 10025-6727

0025995 0054213 0002600 4447962190565360 2

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: 5360
 July 07, 2012 to August 06, 2012

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$542.13	New Balance	\$587.76
Payments	\$0.00	Past Due Amount	\$28.00
Other Credits	\$0.00	Amount Due This Period	\$58.00
Purchases	\$0.00	Minimum Payment Due	\$86.00
Cash Advances	\$0.00	Payment Due Date	09/02/12
Fees Charged	\$36.25	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
Interest Charged	\$9.38	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
New Balance	\$587.76	For example:	
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay... Only the minimum payment	You will pay off the balance shown on this statement in about... 3 years
Available Credit	\$0.00	And you will end up paying an estimated total of... \$769	
Statement Closing Date	08/06/12	If you would like a location for credit counseling services, call 1-866-515-5720.	
Days in Billing Cycle	31		
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card Outside the U.S. Call 1-877-825-3242 1-702-405-2042 Please send billing inquiries and correspondence to P.O. BOX 98873 LAS VEGAS, NV 89103-8873			

TRANSACTIONS			
Reference Number	Trans Date	Post Date	Description of Transaction or Credit
			Fees
F572700KB000CYLAC	08/06	06/06	ANNUAL FEE 09/12 THROUGH 09/12
	08/06	06/06	LATE FEE
			TOTAL FEES FOR THIS PERIOD
			Interest Charged
	06/06	08/06	Interest Charge on Purchases
	06/06	08/06	Interest Charge on Cash Advances
			TOTAL INTEREST FOR THIS PERIOD
2012 Totals Year-to-Date			
Total fees charged in 2012 \$272.70			
Total interest charged in 2012 \$91.52			

YOUR ACCOUNT IS PAST DUE. IT IS NOT TOO LATE TO PROTECT YOUR CREDIT RATING! PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

YOUR ACCOUNT IS CURRENTLY CLOSED.

KEEP YOUR ACCOUNT CURRENT AND AVOID LATE FEES. CALL 1-888-729-6274 TO PAY BY PHONE AT LEAST ONE BUSINESS DAY BEFORE YOUR DUE DATE (TWO BUSINESS DAYS IF YOUR DUE DATE FALLS ON A WEEKEND).

Protect your identity and your personal information. Get tips on things you can do, and learn what steps we take to keep you safe at www.creditonebank.com/security.aspx.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% (v)	\$470.72	\$9.38
Cash Advances	23.90% (v)	\$0.00	\$0.00
(v) = Variable Rate			

5385 0001 884 1 7 8 120806 CX Page 1 of 1 5727 0620 M132 O1CT585 8260

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 5360

New Balance: \$587.76

Minimum Payment Due \$86.00

Payment Due Date 09/02/12

AMOUNT ENCLOSED: \$ _____

For address, telephone and email changes, please check the box and complete reverse side. Or, update your contact information online at www.CreditOneBank.com

CREDIT ONE BANK
 PO BOX 80500
 CITY OF INDUSTRY CA 91716-0500

TRACY RITTER 8260
 70 W 85TH ST APT 16B
 NEW YORK NY 10025-5727

0000000 0058776 0005800 4447962190565360 7

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number **[REDACTED] 5360**
 August 07, 2012 to September 06, 2012

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION		
Previous Balance	\$587.76	New Balance	\$520.02	
Payments	-\$86.00	Past Due Amount	\$0.00	
Other Credits	+\$0.00	Amount Due This Period	\$26.00	
Purchases	+\$0.00	Minimum Payment Due	\$26.00	
Cash Advances	+\$0.00	Payment Due Date	10/02/12	
Fees Charged	+\$8.25	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.		
Interest Charged	+\$10.01	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
New Balance	\$520.02	For example:		
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay... Only the minimum payment	You will pay off the balance shown on this statement in about... 2 years	And you will end up paying an estimated total of... \$676
Available Credit	\$0.00	If you would like a location for credit counseling services, call 1-866-515-5720.		
Statement Closing Date	09/06/12			
Days in Billing Cycle	31			
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card 1-877-625-3242 Outside the U.S. Call 1-702-405-2042 Please send billing inquiries and correspondence to: P.O. BOX 98873 LAS VEGAS, NV 89103-8873				

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
7407193KH00XTMJJ8	08/12	08/12	PAYMENT - THANK YOU LAS VEGAS NV	- 86.00
F572700LA000CYLAC	09/06	09/06	Fees ANNUAL FEE 10/12 THROUGH 10/12 TOTAL FEES FOR THIS PERIOD	6.25 8.25
	09/06	09/06	Interest Charged Interest Charge on Purchases	10.01
	09/06	09/06	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	10.01
2012 Totals Year-to-Date				
Total fees charged in 2012 \$280.95				
Total interest charged in 2012 \$101.53				

YOUR ACCOUNT IS CURRENTLY CLOSED.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	23.90% (v)	\$502.60	\$10.01	
Cash Advances	23.90% (v)	\$0.00	\$0.00	
(v) = Variable Rate				

5385 0001 6BH 1 7 6 120908 CO Page 1 of 1 5727 9620 M132 01CT5385 8081

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: **[REDACTED] 5360**

New Balance: \$520.02

Minimum Payment Due: \$26.00

Payment Due Date: 10/02/12

AMOUNT ENCLOSED: \$ **[REDACTED]**

For address, telephone and email changes, please check the box and complete reverse side. Or, update your contact information online at www.CreditOneBank.com

TRACY RITTER 8081
 70 W 95TH ST APT 16B
 NEW YORK NY 10025-6727

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

0008600 0052002 0002600 4447962190565360 2

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number: 5360
September 07, 2012 to October 06, 2012

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$520.02	New Balance	\$584.43
Payments	\$0.00	Past Due Amount	\$26.00
Other Credits	\$0.00	Amount Due This Period	\$55.00
Purchases	\$0.00	Minimum Payment Due	\$81.00
Cash Advances	\$0.00	Payment Due Date	11/02/12
Fees Charged	\$34.25	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
Interest Charged	\$10.16	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
New Balance	\$584.43	For example:	
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay... Only the minimum payment	You will pay off the balance shown on this statement in about... 2 years
Available Credit	\$0.00	And you will end up paying an estimated total of... \$732	
Statement Closing Date	10/06/12	If you would like a location for credit counseling services, call 1-866-515-5720.	
Days in Billing Cycle	30		
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card Outside the U.S. Call 1-877-825-3242 1-702-405-2042 Please send billing inquiries and correspondence to: P.O. BOX 98873 LAS VEGAS, NV 89193-8873			

TRANSACTIONS			
Reference Number	Trans Date	Post Date	Description of Transaction or Credit
			Fees
F572700M7000CYLAC	10/06	10/06	ANNUAL FEE 11/12 THROUGH 11/12
	10/06	10/06	LATE FEE
			TOTAL FEES FOR THIS PERIOD
			Interest Charged
	10/06	10/06	Interest Charge on Purchases
	10/06	10/06	Interest Charge on Cash Advances
			TOTAL INTEREST FOR THIS PERIOD
2012 Totals Year-to-Date			
Total fees charged in 2012 \$315.20			
Total interest charged in 2012 \$111.69			

YOUR ACCOUNT IS PAST DUE. IT IS NOT TOO LATE TO PROTECT YOUR CREDIT RATING! PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

YOUR ACCOUNT IS CURRENTLY CLOSED.

KEEP YOUR ACCOUNT CURRENT AND AVOID LATE FEES. CALL 1-888-729-6274 TO PAY BY PHONE AT LEAST ONE BUSINESS DAY BEFORE YOUR DUE DATE (TWO BUSINESS DAYS IF YOUR DUE DATE FALLS ON A WEEKEND).

Protect your identity and your personal information.
Get tips on things you can do, and learn what steps we take to keep you safe at www.creditonebank.com/security.aspx.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% (v)	\$510.01	\$10.16
Cash Advances	23.90% (v)	\$0.00	\$0.00
(v) = Variable Rate			

5385 0001 BBH 1 7 6 121005 CX Page 1 of 1 5727 9620 M132 O1GT5385 16871

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 5360

New Balance: \$584.43

Minimum Payment Due: \$81.00

Payment Due Date: 11/02/12

AMOUNT ENCLOSED: \$ _____

For address, telephone and email changes, please check the box and complete reverse side. Or, update your contact information online at www.CreditOneBank.com

RECEIVED BY CREDIT ONE BANK
TRACY RITTER
70 W 95TH ST APT. 16B
NEW YORK NY 10025-6727 16871

0000000 0056443 0005500 4447962190565360 0

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: 5360
 October 07, 2012 to November 06, 2012

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$564.43	New Balance	\$517.74
Payments	-\$65.00	Past Due Amount	\$0.00
Other Credits	+\$0.00	Amount Due This Period	\$26.00
Purchases	+\$0.00	Minimum Payment Due	\$26.00
Cash Advances	+\$0.00	Payment Due Date	12/02/12
Fees Charged	+\$8.25	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
Interest Charged	+\$10.06	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
New Balance	\$517.74	For example:	
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay... Only the minimum payment	You will pay off the balance shown on this statement in about... 2 years
Available Credit	\$0.00	And you will end up paying an estimated total of... \$672	
Statement Closing Date	11/06/12	If you would like a location for credit counseling services, call 1-866-515-5720.	
Days in Billing Cycle	31		
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card Outside the U.S. Call 1-877-625-3242 1-702-405-2042 Please send billing inquiries and correspondence to: P.O. BOX 98873 LAS VEGAS, NV 89183-8873			

TRANSACTIONS							
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount			
7407193MD00XTMJJ8	10/11	10/11	PAYMENT - THANK YOU LAS VEGAS NV	-\$65.00			
Fees							
ANNUAL FEE 12/12 THROUGH 12/12							
TOTAL FEES FOR THIS PERIOD							
Interest Charged							
Interest Charge on Purchases							
11/06	11/06		10.06				
11/06	11/06		0.00				
TOTAL INTEREST FOR THIS PERIOD							
2012 Totals Year-to-Date							
Total fees charged in 2012							
\$323.45							
Total interest charged in 2012							
\$121.75							

YOUR ACCOUNT IS CURRENTLY CLOSED.

INTEREST CHARGE CALCULATION					
Your Annual Percentage Rate (APR) is the annual rate on your account.					
Type of Balance		Annual Percentage Rate (APR)	Balance Subject to		
Purchases		23.00% (v)	Interest Rate		Interest Charge
Cash Advances		23.00% (v)	\$505.21	\$10.06	\$0.00
(v) = Variable Rate			\$0.00		

5385 0001 BBH 1 7 6 121106 C O Page 1 of 1 5727 0620 M132 01CT5385 0670

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 5360

New Balance: \$517.74

Minimum Payment Due: \$26.00

Payment Due Date: 12/02/12

AMOUNT ENCLOSED: \$ _____

For address, telephone and email changes, please check the box and complete reverse side. Or, update your contact information online at www.CreditOneBank.com

TRACY RITTER 0670
 70 W 95TH ST APT 16B
 NEW YORK NY 10025-6727

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

0006500 0051774 0002600 4447962190565360 4

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number: 5360
November 07, 2012 to December 06, 2012

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION			
Previous Balance	\$517.74	New Balance	\$562.10		
Payments	\$0.00	Past Due Amount	\$26.00		
Other Credits	\$0.00	Amount Due This Period	\$55.00		
Purchases	\$0.00	Minimum Payment Due	\$81.00		
Cash Advances	\$0.00	Payment Due Date	01/02/13		
Fees Charged	\$34.25	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.			
Interest Charged	\$10.11	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.			
New Balance	\$562.10	For example:			
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about... And you will end up paying an estimated total of...		
Available Credit	\$0.00	Only the minimum payment	2 years \$728		
Statement Closing Date	12/06/12	If you would like a location for credit counseling services, call 1-866-515-5720.			
Days in Billing Cycle	30				
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card Outside the U.S. Call 1-877-625-3242 1-702-405-2042					
Please send billing inquiries and correspondence to: P O BOX 98873 LAS VEGAS, NV 89193-8873					

TRANSACTIONS			
Reference Number	Trans Date	Post Date	Description of Transaction or Credit
			Fees
F572700PS000CYLAC	12/06	12/06	ANNUAL FEE 01/13 THROUGH 01/13
	12/06	12/06	LATE FEE
			TOTAL FEES FOR THIS PERIOD
			Interest Charged
	12/06	12/06	Interest Charge on Purchases
	12/06	12/06	Interest Charge on Cash Advances
			TOTAL INTEREST FOR THIS PERIOD
2012 Totals Year-to-Date			
Total fees charged in 2012 \$357.70			
Total interest charged in 2012 \$131.88			

YOUR ACCOUNT IS PAST DUE. IT IS NOT TOO LATE TO PROTECT YOUR CREDIT RATING! PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (866) 729-6274.

YOUR ACCOUNT IS CURRENTLY CLOSED.

KEEP YOUR ACCOUNT CURRENT AND AVOID LATE FEES. CALL 1-888-729-6274 TO PAY BY PHONE AT LEAST ONE BUSINESS DAY BEFORE YOUR DUE DATE (TWO BUSINESS DAYS IF YOUR DUE DATE FALLS ON A WEEKEND).

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	23.90% (v)	\$507.88	\$10.11	
Cash Advances	23.90% (v)	\$0.00	\$0.00	
(v) = Variable Rate				

5385 0001 BBH 1 7 6 121206 CX Page 1 of 1 5727 9620 M132 01CTS385 8474

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 5360

New Balance: \$562.10

Minimum Payment Due: \$81.00

Payment Due Date: 01/02/13

AMOUNT ENCLOSED: \$

For address, telephone and email changes, please check the box and complete reverse side.
Or, update your contact information online at www.CreditOneBank.com

RECEIVED BY TRACY RITTER 8474
70 W 95TH ST APT 16B
NEW YORK NY 10025-6727

0000000 0056210 0005500 4447962190565360 1

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number **5360**
 December 07, 2012 to January 06, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$562.10	New Balance	\$517.65
Payments	-\$63.00	Past Due Amount	\$0.00
Other Credits	+\$0.00	Amount Due This Period	\$26.00
Purchases	+\$0.00	Minimum Payment Due	\$26.00
Cash Advances	+\$0.00	Payment Due Date	02/02/13
Fees Charged	+\$8.25	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
Interest Charged	+\$10.30	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
New Balance	\$517.65	For example:	
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...
Available Credit	\$0.00	Only the minimum payment	And you will end up paying an estimated total of...
Statement Closing Date	01/06/13	If you would like a location for credit counseling services, call 1-866-515-5720.	
Days in Billing Cycle	31		
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card Outside the U.S. Call 1-877-825-3242 1-702-405-2042 Please send billing inquiries and correspondence to: P.O. BOX 98873 LAS VEGAS, NV 89193-8873			

TRANSACTIONS					
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount	
7407193PK00XTMJJD	12/20	12/20	PAYMENT - THANK YOU LAS VEGAS NV	-63.00	
F57270008000CYLAC	01/08	01/08	Fees ANNUAL FEE 02/13 THROUGH 02/13 TOTAL FEES FOR THIS PERIOD	8.25 8.25	
	01/08	01/08	Interest Charged Interest Charge on Purchases	10.30	
	01/08	01/08	Interest Charge on Cash Advances	0.00	
			TOTAL INTEREST FOR THIS PERIOD	10.30	
2013 Totals Year-to-Date					
Total fees charged in 2013 \$8.25					
Total interest charged in 2013 \$10.30					

YOUR ACCOUNT IS CURRENTLY CLOSED.

INTEREST CHARGE CALCULATION					
Your Annual Percentage Rate (APR) is the annual rate on your account.					
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge		
Purchases	23.90% (v)	\$517.00	\$10.30		
Cash Advances	23.00% (v)	\$0.00	\$0.00		
(v) = Variable Rate					

5385 0001 00H 1 7 6 130106 C O Page 1 of 1 5727 9620 M132 01CT5385 8402

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number **5360**
 New Balance: **\$517.65**
 Minimum Payment Due: **\$26.00**
 Payment Due Date: **02/02/13**

AMOUNT ENCLOSED: **\$**

For address, telephone and email changes, please check the box and complete reverse side. Or, update your contact information online at www.CreditOneBank.com

RETRACY RITTER 8402
 70 W 95TH ST APT 16B
 NEW YORK NY 10025-6727

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

0006300 0051765 0002600 4447962190565360 0

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number: 6360
January 07, 2013 to February 06, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$517.65	New Balance	\$562.01
Payments	\$0.00	Past Due Amount	\$26.00
Other Credits	\$0.00	Amount Due This Period	\$55.00
Purchases	\$0.00	Minimum Payment Due	\$81.00
Cash Advances	\$0.00	Payment Due Date	03/02/13
Fees Charged	\$34.25	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
Interest Charged	\$10.11	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
New Balance	\$562.01	For example:	
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay... Only the minimum payment	You will pay off the balance shown on this statement in about... 2 years
Available Credit	\$0.00	And you will end up paying an estimated total of... \$728	
Statement Closing Date	02/06/13	If you would like a location for credit counseling services, call 1-866-515-5720.	
Days in Billing Cycle	31		
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242 Outside the U.S. Call 1-702-405-2042			
Please send billing inquiries and correspondence to P.O. Box 98873 LAS VEGAS, NV 89193-8873			

TRANSACTIONS			
Reference Number	Trans Date	Post Date	Description of Transaction or Credit
			Fees
F57279015900CYLAC	02/06	02/06	ANNUAL FEE 03/13 THROUGH 03/13
	02/06	02/06	LATE FEE
			TOTAL FEES FOR THIS PERIOD
			Interest Charged
	02/06	02/06	Interest Charge on Purchases
	02/06	02/06	Interest Charge on Cash Advances
			TOTAL INTEREST FOR THIS PERIOD
2013 Totals Year-to-Date			
Total fees charged in 2013			\$42.50
Total interest charged in 2013			\$20.41

YOUR ACCOUNT IS PAST DUE. IT IS NOT TOO LATE TO PROTECT YOUR CREDIT RATING! PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

YOUR ACCOUNT IS CURRENTLY CLOSED.

KEEP YOUR ACCOUNT CURRENT AND AVOID LATE FEES. CALL 1-888-729-6274 TO PAY BY PHONE AT LEAST ONE BUSINESS DAY BEFORE YOUR DUE DATE (TWO BUSINESS DAYS IF YOUR DUE DATE FALLS ON A WEEKEND).

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% (v)	\$507.35	\$10.11
Cash Advances	23.90% (v)	\$0.00	\$0.00
(v) = Variable Rate			

5385 0001 BBH 1 7 8 130208 CX Page 1 of 1 5727 9620 M132 O1DC5385 8472

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 6360

New Balance: \$562.01

Minimum Payment Due: \$81.00

Payment Due Date: 03/02/13

AMOUNT ENCLOSED: \$.

For address, telephone and email changes, please check the box and complete reverse side. Or, update your contact information online at www.CreditOneBank.com

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

TRACY RITTER 6472
70 W 95TH ST APT 16B
NEW YORK NY 10025-6727

0000000 0056201 0005500 4447962190565360 2

CREDIT ONE BANK CREDIT CARD STATEMENT

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$562.01	New Balance	\$525.55
Payments	-\$60.00	Past Due Amount	\$0.00
Other Credits	-\$0.00	Amount Due This Period	\$27.00
Purchases	+\$0.00	Minimum Payment Due	\$27.00
Cash Advances	+\$0.00	Payment Due Date	04/02/13
Fees Charged	+\$13.20		
Interest Charged	+\$10.34		
New Balance	\$525.55		
Credit Limit	\$500.00	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
Available Credit	\$0.00	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
Statement Closing Date	03/08/13		
Days in Billing Cycle	28		
QUESTIONS?			
Call Customer Service or Report a Lost or Stolen Credit Card		1-877-825-3242	
Outside the U.S. Call		1-702-405-2042	
Please send billing inquiries and correspondence to P O BOX 98873 LAS VEGAS, NV 89193-8573			

TRANSACTIONS						
Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
74071931L00XTMJK1	02/21	02/21	PAYMENT-DEBIT CARD	LAS VEGAS	NV	- 60.00
			Fees			
F5727001L000Y1	02/21	02/21	EXPRESS PAYMENT FEE LAS VEGAS NV			9.95
F5727001L000YD	02/21	02/21	EXPRESS PYMT FEE CREDIT LAS VEGAS CREDIT			- 5.00
F57270021000CYLAC	03/06	03/06	ANNUAL FEE 04/13 THROUGH 04/13			8.25
			TOTAL FEES FOR THIS PERIOD			13.20
			Interest Charged			
	03/06	03/06	Interest Charge on Purchases			10.34
	03/06	03/06	Interest Charge on Cash Advances			0.00
			TOTAL INTEREST FOR THIS PERIOD			10.34
2013 Totals Year-to-Date						
Total fees charged in 2013				\$55.70		
Total interest charged in 2013				\$30.75		

YOUR ACCOUNT IS CURRENTLY CLOSED.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% (v)	\$519.30	\$10.34
Cash Advances	23.90% (v)	\$0.00	\$0.00

(v) = Variable Rate

5385 0001 8BH 1 7 6 130306 C O Page 1 of 1 5727 9620 M132 O1DCS385 8815

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com
Account Number: [REDACTED] 5360
New Balance: \$525.55
Minimum Payment Due: \$27.00
Payment Due Date: 04/02/13

For address, telephone and email changes,
please check the box and complete reverse side.
Or, update your contact information online
at www.CreditOneBank.com

AMOUNT ENCLOSED: \$

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

TRACY RITTER 8815
70 W 95TH ST APT 16B
NEW YORK NY 10025-8727

0006000 0052555 0002700 4447962190565360 6

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number **5380**
 March 07, 2013 to April 06, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION			
Previous Balance	\$525.55	New Balance	\$571.05		
Payments	\$0.00	Past Due Amount	\$27.00		
Other Credits	\$0.00	Amount Due This Period	\$56.00		
Purchases	\$0.00	Minimum Payment Due	\$83.00		
Cash Advances	\$0.00	Payment Due Date	05/02/13		
Fees Charged	\$35.25	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.			
Interest Charged	\$10.26	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.			
New Balance	\$571.06	For example:			
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay...	And you will end up paying an estimated total of...		
Available Credit	\$0.00	Only the minimum payment	2 years		
Statement Closing Date	04/06/13		\$743		
Days in Billing Cycle	31	If you would like a location for credit counseling services, call 1-866-515-5720.			
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card Outside the U.S. Call 1-677-625-3242 1-702-405-2042					
Please send billing inquiries and correspondence to: P O BOX 98873 LAS VEGAS, NV 89193-8873					

TRANSACTIONS			
Reference Number	Trans Date	Post Date	Description of Transaction or Credit
F5727002Z000CYLAC	04/06	04/06	Fees
	04/06	04/06	ANNUAL FEE 05/13 THROUGH 05/13
			8.25
			LATE FEE
			27.00
			TOTAL FEES FOR THIS PERIOD
			35.25
			Interest Charged
	04/06	04/06	Interest Charge on Purchases
	04/06	04/06	Interest Charge on Cash Advances
			0.00
			TOTAL INTEREST FOR THIS PERIOD
			10.26
2013 Totals Year-to-Date			
Total fees charged in 2013 \$80.95			
Total interest charged in 2013 \$41.01			

YOUR ACCOUNT IS PAST DUE. IT IS NOT TOO LATE TO PROTECT YOUR CREDIT RATING! PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (800) 729-6274.

YOUR ACCOUNT IS CURRENTLY CLOSED.

KEEP YOUR ACCOUNT CURRENT AND AVOID LATE FEES. CALL 1-800-729-6274 TO PAY BY PHONE AT LEAST ONE BUSINESS DAY BEFORE YOUR DUE DATE (TWO BUSINESS DAYS IF YOUR DUE DATE FALLS ON A WEEKEND).

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% (v)	\$515.21	\$10.26
Cash Advances	23.90% (v)	\$0.00	\$0.00
(v) = Variable Rate			

5385 0001 88H 1 7 6 130405 CX Page 1 of 1 5727 9820 M132 01DCS385 19148

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: **5380**

New Balance: **\$571.06**

Minimum Payment Due **\$83.00**

Payment Due Date: **05/02/13**

AMOUNT ENCLOSED: **\$**

For address, telephone and email changes, please check the box and complete reverse side. Or, update your contact information online at www.CreditOneBank.com

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

TRACY RITTER
70 W 95TH ST APT 16B
NEW YORK NY 10025-6727

0000000 0057106 0005600 4447962190565360 4

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: 5360
 April 07, 2013 to May 06, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$571.06	New Balance	\$533.93
Payments	\$61.00	Past Due Amount	\$0.00
Other Credits	\$0.00	Amount Due This Period	\$27.00
Purchases	\$0.00	Minimum Payment Due	\$27.00
Cash Advances	\$0.00	Payment Due Date	06/02/13
Fees Charged	\$13.20	Late Payment Warning:	
Interest Charged	\$10.67	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
New Balance	\$533.93	Minimum Payment Warning:	
Credit Limit	\$500.00	If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
Available Credit	\$0.00	For example:	
Statement Closing Date	05/06/13	If you make no additional charges using this card and each month you pay... Only the minimum payment	You will pay off the balance shown on the statement in about... 2 years And you will end up paying an estimated total of... \$689.00
Days in Billing Cycle	30		
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242 Outside the U.S. Call 1-702-405-2042 Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873			
If you would like a location for credit counseling services, call 1-866-515-5720.			

TRANSACTIONS					
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount	
74071933N00XTMJK3	04/27	04/27	PAYMENT-DEBIT CARD LAS VEGAS NV	-61.00	
			Fees		
F5727003N000Y1	04/28	04/28	EXPRESS PAYMENT FEE LAS VEGAS NV	9.95	
F5727003N000YD	04/28	04/28	EXPRESS PYMT FEE CREDIT LAS VEGAS CREDIT	-5.00	
F5727003Y000CYLAC	05/06	05/06	ANNUAL FEE 06/13 THROUGH 06/13	8.25	
			TOTAL FEES FOR THIS PERIOD	13.20	
			Interest Charged		
	05/06	05/06	Interest Charge on Purchases	10.67	
	05/06	05/06	Interest Charge on Cash Advances	0.00	
			TOTAL INTEREST FOR THIS PERIOD	10.67	
2013 Totals Year-to-Date					
Total fees charged in 2013					\$104.15
Total interest charged in 2013					\$51.68

Your account is currently closed.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	23.90%(v)	\$535.49	\$10.67	
Cash Advances	23.90%(v)	\$0.00	\$0.00	
(v) = Variable Rate				

5385 JBH 001 7 6 130506 0 CO PAGE 1 of 1 2 0 5727 0620 M132 O1DL5385

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 5360
 New Balance: \$533.93
 Minimum Payment Due: \$27.00
 Payment Due Date: 06/02/13

For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com.

AMOUNT ENCLOSED: \$

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

TRACY RITTER
 70 W 95TH ST APT 16B
 NEW YORK NY 10025-6727

0006100 0053393 0002700 4447962190565360 8

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number: 5385
May 07, 2013 to June 06, 2013

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$533.93
Payments	\$0.00
Other Credits	\$0.00
Purchases	\$0.00
Cash Advances	\$0.00
Fees Charged	\$35.25
Interest Charged	\$10.42
New Balance	\$579.60
Credit Limit	\$500.00
Available Credit	\$0.00
Statement Closing Date	06/06/13
Days in Billing Cycle	31

QUESTIONS?

Call Customer Service or Report
a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance	\$579.60	
Past Due Amount	\$27.00	
Amount Due This Period	\$56.00	
Minimum Payment Due	\$56.00	
Payment Due Date	07/02/13	
Late Payment Warning:		
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.		
Minimum Payment Warning:		
If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	2 years	\$757.00
If you would like a location for credit counseling services, call 1-866-515-5720.		

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
F5727004X000CYLAC	06/06	06/06	ANNUAL FEE 07/13 THROUGH 07/13	8.25
	06/06	06/06	LATE FEE	27.00
			TOTAL FEES FOR THIS PERIOD	35.25
			Interest Charged	
	06/06	06/06	Interest Charge on Purchases	10.42
	06/06	06/06	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	10.42
2013 Totals Year-to-Date				
Total fees charged in 2013				\$139.40
Total interest charged in 2013				\$62.10

YOUR ACCOUNT IS PAST DUE. IT IS NOT TOO LATE TO PROTECT YOUR CREDIT RATING! PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

Your account is currently closed.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	23.90%(v)	\$523.26	\$10.42	
Cash Advances	23.90%(v)	\$0.00	\$0.00	
(v) = Variable Rate				

5385 JBH 001 7 6 130606 0 CX PAGE 1 of 1 2 0 5727 9620 M132 O1DL5385

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 5385
New Balance: \$579.60
Minimum Payment Due: \$56.00
Payment Due Date: 07/02/13

AMOUNT ENCLOSED: \$

For address, telephone and email changes, please check the box and complete the reverse side.
Or, update your contact information online at www.CreditOneBank.com

RETRAIT RITTER
70 W 95TH ST APT 16B
NEW YORK NY 10025-6727

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

0000000 0057960 0005600 4447962190565360 9

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number: 5360
June 07, 2013 to July 06, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$579.60	New Balance	\$633.98
Payments	\$0.00	Past Due Amount	\$56.00
Other Credits	\$0.00	Amount Due This Period	\$67.00
Purchases	\$0.00	Minimum Payment Due	\$88.00
Cash Advances	\$0.00	Payment Due Date	08/02/13
Fees Charged	\$43.25		
Interest Charged	\$11.13		
New Balance	\$633.98	Late Payment Warning: If you do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
Credit Limit	\$500.00	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
Available Credit	\$0.00	For example:	
Statement Closing Date	07/06/13	If you make no additional charges using this card and each month you pay... Only the minimum payment	You will pay off the balance shown on the statement in about... 3 years
Days in Billing Cycle	30	And you will end up paying an estimated total of... \$828.00	

QUESTIONS?
Call Customer Service or Report
a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
P.O. Box 98873, Las Vegas, NV 89193-8873

If you would like a location for credit counseling services, call 1-866-515-5720.

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
F5727005U000CYLAC	07/06	07/06	ANNUAL FEE 08/13 THROUGH 08/13	8.25
	07/06	07/06	LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	43.25
			Interest Charged	
	07/06	07/06	Interest Charge on Purchases	11.13
	07/06	07/06	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	11.13
2013 Totals Year-to-Date				
Total fees charged in 2013				\$182.65
Total interest charged in 2013				\$73.23

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY AFFECT YOUR CREDIT RATING. PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

Your account is currently closed.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	23.90%(v)	\$559.51	\$11.13	
Cash Advances	23.90%(v)	\$0.00	\$0.00	
(v) = Variable Rate				

5365 JBH 001 7 8 130705 0 CX PAGE 1 of 1 2 0 5727 9620 M132 O1DL5385

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 5360

New Balance: \$633.98

Minimum Payment Due: \$88.00

Payment Due Date: 08/02/13

AMOUNT ENCLOSED: \$

For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com.

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

TRACY RITTER
70 W 95TH ST APT 16B
NEW YORK NY 10025-6727

0000000 0063398 0008800 4447962190565360 2

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: 5360
 July 07, 2013 to August 06, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$633.98	New Balance	\$689.22
Payments	\$0.00	Past Due Amount	\$68.00
Other Credits	\$0.00	Amount Due This Period	\$70.00
Purchases	\$0.00	Minimum Payment Due	\$123.00
Cash Advances	\$0.00	Payment Due Date	09/02/13
Fees Charged	\$43.25	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
Interest Charged	\$11.99	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
New Balance	\$689.22	For example:	
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay... Only the minimum payment	You will pay off the balance shown on the statement in about... 3 years And you will end up paying an estimated total of... \$698.00
Available Credit	\$0.00		
Statement Closing Date	08/06/13		
Days in Billing Cycle	31		

QUESTIONS?

Call Customer Service or Report a Lost or Stolen Credit Card
 Outside the U.S. Call 1-877-825-3242
 1-702-405-2042

Please send billing inquiries and correspondence to:
 P.O. Box 90873, Las Vegas, NV 89193-8873

If you would like a location for credit counseling services, call 1-866-515-5720.

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
F5727006U000CYLAC	08/06	08/06	ANNUAL FEE 09/13 THROUGH 09/13	8.25
	08/06	08/06	LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	43.25
			Interest Charged	
	08/06	08/06	Interest Charge on Purchases	11.99
	08/06	08/06	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	11.99
			2013 Totals Year-to-Date	
			Total fees charged in 2013	\$225.90
			Total interest charged in 2013	\$85.22

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY AFFECT YOUR CREDIT RATING. PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

Your account is currently closed.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	23.90%(v)	\$601.76	\$11.99	
Cash Advances	23.90%(v)	\$0.00	\$0.00	
(v) = Variable Rate				

5385 JBH 001 7 8 130806 0 CX PAGE 1 of 1 2 0 5727 9620 M132 O1DL5385

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 5360

New Balance: \$689.22

Minimum Payment Due: \$123.00

Payment Due Date: 09/02/13

AMOUNT ENCLOSED: \$.

For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com.

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

TRACY RITTER
 70 W 95TH ST APT 16B
 NEW YORK NY 10025-6727

0000000 0068922 0012300 4447962190565360 1

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number [REDACTED] 5360
 August 07, 2013 to September 06, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION		
Previous Balance	\$689.22	New Balance	\$745.32	
Payments	\$0.00	Past Due Amount	\$123.00	
Other Credits	\$0.00	Amount Due This Period	\$73.00	
Purchases	\$0.00	Minimum Payment Due	\$161.00	
Cash Advances	\$0.00	Payment Due Date	10/02/13	
Fees Charged	\$43.25	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$36.		
Interest Charged	\$12.85	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
New Balance	\$745.32	For example:		
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay... Only the minimum payment	You will pay off the balance shown on the statement in about... 3 years	And you will end up paying an estimated total of... \$967.00
Available Credit	\$0.00			
Statement Closing Date	09/06/13			
Days in Billing Cycle	31			

QUESTIONS?
 Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042
 Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873

If you would like a location for credit counseling services, call 1-866-515-5720.

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
F5727007T000CYLAC	09/06	09/06	ANNUAL FEE 10/13 THROUGH 10/13	8.25
	09/06	09/06	LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	43.25
			Interest Charged	
	09/06	09/06	Interest Charge on Purchases	12.85
	09/06	09/06	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	12.85
2013 Totals Year-to-Date				
Total fees charged in 2013				\$269.15
Total interest charged in 2013				\$98.07

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY AFFECT YOUR CREDIT RATING. PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

Your account is currently closed.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance		Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases		23.90%(v)	\$645.01	\$12.85
Cash Advances		23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate				

5385 JBH 001 7 6 130906 0 CX PAGE 1 of 1 2 0 5727 9620 M132 O1DL5385

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 5360
 New Balance: \$745.32
 Minimum Payment Due: \$161.00
 Payment Due Date: 10/02/13

For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com

AMOUNT ENCLOSED: \$ [REDACTED]

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500
 [REDACTED]

TRACY RITTER
 70 W 95TH ST APT 16B
 NEW YORK NY 10025-6727

0000000 0074532 0016100 4447962190565360 1

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number: 5360
September 07, 2013 to October 06, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION		
Previous Balance	\$745.32	New Balance	\$802.28	
Payments	\$0.00	Past Due Amount	\$161.00	
Other Credits	\$0.00	Amount Due This Period	\$76.00	
Purchases	\$0.00	Minimum Payment Due	\$237.00	
Cash Advances	\$0.00	Payment Due Date	11/02/13	
Fees Charged	\$43.25	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.		
Interest Charged	\$13.71	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to payoff your balance.		
New Balance	\$802.28	For example:		
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay... You will pay off the balance shown on the statement in about... And you will end up paying an estimated total of...		
Available Credit	\$0.00	Only the minimum payment	3 years	\$1,037.00
Statement Closing Date	10/06/13			
Days in Billing Cycle	30			

QUESTIONS?

Call Customer Service or Report
a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
P.O. Box 98873, Las Vegas, NV 89193-8873

If you would like a location for credit counseling services, call 1-866-515-5720.

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
F5727008P000CYLAC	10/06	10/06	ANNUAL FEE 11/13 THROUGH 11/13	8.25
	10/06	10/06	LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	43.25
			Interest Charged	
	10/06	10/06	Interest Charge on Purchases	13.71
	10/06	10/06	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	13.71
2013 Totals Year-to-Date				
Total fees charged in 2013				\$312.40
Total interest charged in 2013				\$111.78

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY
AFFECT YOUR CREDIT RATING. PLEASE PAY THE
MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

Your account is currently closed.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance		Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases		23.90%(v)	\$688.26	\$13.71
Cash Advances		23.90%(v)	\$0.00	\$0.00

(v) = Variable Rate

5365 JBH 001 7 8 131006 0 CX PAGE 1 of 1 2 0 5727 9620 M132 O1DL5365

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 5360

New Balance: \$802.28

Minimum Payment Due: \$237.00

Payment Due Date: 11/02/13

AMOUNT ENCLOSED: \$.

For address, telephone and email changes,
please check the box and complete the reverse side.
Or, update your contact information online
at www.CreditOneBank.com.

TRACY RITTER

70 W 95TH ST APT 16B

NEW YORK NY 10025-6727

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

0000000 0080228 0020200 4447962190565360 9

CREDIT ONE BANK CREDIT CARD STATEMENT
Account Number: 5360
October 07, 2013 to November 06, 2013

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$802.28
Payments	\$0.00
Other Credits	\$0.00
Purchases	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$43.25
Interest Charged	+ \$14.57
New Balance	\$860.10
Credit Limit	\$500.00
Available Credit	\$0.00
Statement Closing Date	11/06/13
Days in Billing Cycle	31

QUESTIONS?

Call Customer Service or Report
a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance	\$860.10	
Past Due Amount	\$202.00	
Amount Due This Period	\$78.00	
Minimum Payment Due	\$280.00	
Payment Due Date	12/02/13	
Late Payment Warning:		
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.		
Minimum Payment Warning:		
If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	3 years	\$1,106.00
If you would like a location for credit counseling services, call 1-866-515-5720.		

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
F5727009N000CYLAC	11/06	11/06	ANNUAL FEE 12/13 THROUGH 12/13	8.25
	11/06	11/06	LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	43.25
			Interest Charged	
	11/06	11/06	Interest Charge on Purchases	14.57
	11/06	11/06	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	14.57
2013 Totals Year-to-Date				
Total fees charged in 2013				\$355.65
Total interest charged in 2013				\$126.35

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY
AFFECT YOUR CREDIT RATING. PLEASE PAY THE
MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

Your account is currently closed.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	23.90%(v)	\$731.51	\$14.57	
Cash Advances	23.90%(v)	\$0.00	\$0.00	
(v) = Variable Rate				

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 5360
New Balance: \$860.10
Minimum Payment Due: \$280.00
Payment Due Date: 12/02/13

AMOUNT ENCLOSED: \$ []

For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500
[REDACTED]

TRACY RITTER
70 W 95TH ST APT 16B
NEW YORK NY 10025-6727

0000000 0086010 0024500 4447962190565360 7

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: 6360
 November 07, 2013 to December 06, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$860.10	New Balance	\$918.78
Payments	\$0.00	Past Due Amount	\$245.00
Other Credits	\$0.00	Amount Due This Period	\$708.78
Purchases	\$0.00	Minimum Payment Due	\$918.78
Cash Advances	\$0.00	Payment Due Date	01/02/14
Fees Charged	\$43.25	Late Payment Warning:	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$36.
Interest Charged	\$15.43	Minimum Payment Warning:	If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.
New Balance	\$918.78	For example:	
Credit Limit	\$500.00	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...
Available Credit	\$0.00	Only the minimum payment	And you will end up paying an estimated total of...
Statement Closing Date	12/06/13	1 months	\$919.00
Days in Billing Cycle	30	If you would like a location for credit counseling services, call 1-868-515-5720.	
QUESTIONS? Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242 Outside the U.S. Call 1-702-405-2042 Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873			

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
F572700AL000CYLAC	12/06	12/06	ANNUAL FEE 01/14 THROUGH 01/14	8.25
	12/06	12/06	LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	43.25
			Interest Charged	
	12/06	12/06	Interest Charge on Purchases	15.43
	12/06	12/06	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	15.43
2013 Totals Year-to-Date				
Total fees charged in 2013				\$398.90
Total interest charged in 2013				\$141.78

YOUR ACCOUNT IS SCHEDULED TO BE CHARGED OFF.
 THE BALANCE WILL BE DUE IN FULL CALL (888)
 729-6274.

Your account is currently closed.

INTEREST CHARGE CALCULATION				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	23.90%(v)	\$774.76	\$15.43	
Cash Advances	23.90%(v)	\$0.00	\$0.00	
(v) = Variable Rate				

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 6360
 New Balance: \$918.78
 Minimum Payment Due: \$918.78
 Payment Due Date: 01/02/14

For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com

AMOUNT ENCLOSED: \$

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500
 0000000 0091878 0091878 4447962190565360 6

TRACY RITTER
 70 W 95TH ST APT 16B
 NEW YORK NY 10025-6727

0000000 0091878 0091878 4447962190565360 6

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: [REDACTED] 5360
 December 07, 2013 to December 08, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION		
Previous Balance	\$918.78	New Balance	\$0.00	
Payments	-\$0.00	Past Due Amount	\$0.00	
Other Credits	+\$918.78	Amount Due This Period	\$0.00	
Purchases	+\$0.00	Minimum Payment Due	\$0.00	
Cash Advances	+\$0.00	Payment Due Date	01/02/14	
Fees Charged	+\$0.00	Late Payment Warning:		
Interest Charged	+\$0.00	If you do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.		
New Balance	\$0.00	Minimum Payment Warning:		
Credit Limit	\$500.00	If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
Available Credit	\$0.00	For example:		
Statement Closing Date	12/08/13	If you make no additional charges using this card and each month you pay... You will pay off the balance shown on the statement in about... And you will end up paying an estimated total of...		
Days in Billing Cycle	30	Only the minimum payment	1 months	\$919.00

QUESTIONS?

Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

If you would like a location for credit counseling services, call 1-866-515-5720.

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
F572700AN00999990	12/08	12/08	CHARGE OFF ACCOUNT-PRINCIPALS	-160.02
F572700AN00999990	12/08	12/08	CHARGE OFF ACCOUNT *FINANCE CHARGES*	-758.76
			Fees	
			TOTAL FEES FOR THIS PERIOD	0.00
			Interest Charged	
	12/08	12/08	Interest Charge on Purchases	0.00
	12/08	12/08	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00
2013 Totals Year-to-Date				
Total fees charged in 2013				\$398.90
Total interest charged in 2013				\$141.78

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90% (v)	\$0.00	\$0.00
Cash Advances	23.90% (v)	\$0.00	\$0.00

(v) = Variable Rate

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 5360
 New Balance: \$0.00
 Minimum Payment Due: \$0.00
 Payment Due Date: 01/02/14

AMOUNT ENCLOSED: \$ [REDACTED]

For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com.

RETRIEVER
 TRACY RITTER
 70 W 95TH ST APT 16B
 NEW YORK NY 10025-6727

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

0000000 0000000 0000000 4447962190565360 9

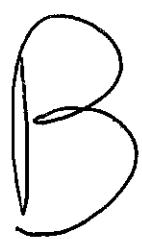
A handwritten capital letter 'B' is centered on the page. It is drawn with a single continuous black line. The letter has a vertical stem on the left, a top curve on the right, and a small horizontal crossbar near the top center.

Exhibit B



D806

Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for Purchases and Cash Advances	23.90% This APR will vary with the market based on the Prime Rate.
Paying Interest	We will begin charging interest on purchases and cash advances on the posting date.
Minimum Interest Charge	If you are charged interest, the minimum Interest Charge will be no less than \$1.00 for any billing cycle in which an Interest Charge is due.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at https://www.consumerfinance.gov/learnmore .
Fees	
Set-up and Maintenance Fees	Notice: The Annual Membership Fee will be billed to your account when it is opened and will reduce the amount of your initial available credit. If your account is established with a \$300 credit line, your initial available credit will be \$225. You may still reject this plan, provided that you have not yet used the account or paid a fee after receiving a billing statement. If you do reject the plan, you are not responsible for any fees or charges.
· Annual Membership Fee	Credit Line \$300 \$400 - \$1,500 Year One: \$75 (Introductory period) \$99 Beginning Year Two: \$99, billed at \$8.25 per month.
· Authorized User Participation Fee	\$19 annually (if applicable).
Transaction Fees · Cash Advance	Either \$5 or 8% of the amount of each cash advance, whichever is greater.
Penalty Fees · Late Payment	Up to \$35
· Returned Payment	Up to \$35

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". See your Cardholder Agreement, Disclosure Statement and Arbitration Agreement ("Agreement") for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**VISA/MASTERCARD CARDHOLDER AGREEMENT,
DISCLOSURE STATEMENT AND ARBITRATION AGREEMENT**

This Agreement, together with the application you previously signed and the enclosed Arbitration Agreement, governs the use of your VISA® or Mastercard® Account issued by Credit One Bank, N.A. (the "Account," "Card" or "Card Account"). The words "you," "your" and "Cardholder(s)" refer to all persons, jointly and severally, authorized to use the Card Account; and "we," "us," "our," and "Credit One Bank" refer to Credit One Bank, N.A., its successors or assigns. By requesting and receiving, signing or using your Card, you agree as follows:

IMPORTANT NOTICE: Please read the Arbitration Agreement portion of this document for important information about your and our legal rights under this Agreement.

1. CHANGES IN AGREEMENT TERMS: We can change any term of this Agreement, including the rate of the finance charge or the manner in which the finance charges are calculated, or add new terms to this Agreement, at any time upon such notice to you as is required by law. As permitted by law, any change will apply to your new activity and, in certain circumstances, to your outstanding balance when the change is effective. If you do not wish to be subject to the change, you must notify Credit One Bank by calling our toll-free number at 866-515-5721 or you may write to us at Bank Card Center, P.O. Box 95516, Las Vegas, NV 89193-5516 prior to the effective date of the change, and close your Account.

2. JOINT ACCOUNTS: If the application was for more than one person, or if an application was made and accepted by Credit One Bank to add a new Cardholder to an existing Account, this is a "Joint Account." Each of you individually may use the Account to the extent of the credit limit established for the Account, and each of you is jointly and severally liable for the full outstanding balance, including, but not limited to, charges made by any Cardholder. Each of you shall also be jointly and severally liable for any charges made by any person given permission to use the Account by any Cardholder. You agree that Credit One Bank is authorized to act on the instructions of any Cardholder. Instructions from any one of you will constitute instructions from all of you. Requests from a Cardholder to terminate the privileges of another Cardholder on the Account will be deemed a request for termination of the Account.

3. AUTHORIZED USER: At your request, we may, at our discretion, issue an additional card in the name of an Authorized User with your credit card account number. If you allow someone to use your Account, that person will be an Authorized User. By designating an Authorized User who is at least fifteen years of age, you understand that: 1) you will be solely responsible for the use of your Account and each card issued on your Account including all charges and transactions made by the Authorized User and any fees resulting from their actions to the extent of the credit limit established for the Account; 2) the Authorized User will have access to certain account information including balance, available credit and payment information. If you provide an Authorized User with any information that enables him/her to access or use your Account, you agree to be liable for the Authorized User's use of that information, and we will have no responsibility or liability for any of the Authorized User's actions; 3) we reserve the right to terminate the Card Account privileges of an Authorized User by closing your Account and issuing you a new account number; 4) the Account may appear on the credit report of the Authorized User. If you advise us that the Authorized User is your spouse, information regarding the Account will be provided to consumer reporting agencies in your name as well as in the name of the Authorized User; 5) the Authorized User can make payments, report the card lost or stolen and remove him or herself from the Account; 6) you can request the removal of the Authorized User from your Account via mail or telephone.

Authorized User Annual Participation Fee: An Authorized User Annual Participation Fee of \$19.00 will be imposed for issuing a card in the Authorized User's name. This Fee will be assessed annually in the month the Authorized User was added to the Account.

4. CONFLICTS BETWEEN CARDHOLDERS: In the event Credit One Bank receives conflicting instructions from one or more of you, or if Credit One Bank has reason to believe there is a dispute between the Cardholders, Credit One Bank may, at its sole discretion, take one or more of the following actions: (1) refuse to act on any conflicting instructions; (2) restrict the Account and deny access to all Cardholders until the dispute is resolved; or (3) terminate the Account. In no event will Credit One Bank be liable for any delay or refusal to honor a request for an advance or any other request with respect to your Account, or for restricting or terminating the Account as provided in this section.

5. YOUR CREDIT LIMIT: Your Credit Limit will be established by Credit One Bank and will be disclosed to you when your Card is issued. It also will be shown on each of your billing statements. We reserve the right to modify your Credit Limit from time to time, and if we do so, we will notify you. You agree not to engage in any Card transaction that would cause your outstanding balance to exceed your Credit Limit. Credit One Bank may, but is not obligated to, extend credit to you from your Account if you are already up to your Credit Limit or if the borrowing would take you over your Credit Limit at any time. You must pay us on demand any amount by which your Account's balance exceeds your Credit Limit. If we extend credit over your Credit Limit, we will not be obligated to do so again, and such extension will not result in any waiver of our rights under this paragraph.

6. USING YOUR CARD: You and any Joint Cardholder or Authorized User may use your Cards: (1) to make purchases of goods or services at merchant establishments where the Card is accepted, and (2) to obtain cash advances (i.e., loans of money) at participating financial institutions. Each purchase and cash advance obtained will reduce the available credit under your credit limit until it is repaid. Cash advances are limited to 25% of your assigned credit limit. Cash advances cannot exceed two transactions or more than \$200.00 per day, as applicable. You promise to pay us, when due, the total amount of all purchases and cash advances, as well as all finance charges, and other fees and charges billed to your Card Account. You may not use your Card for any illegal purpose. You further acknowledge that the Card Account will be for personal use and may not be used for business purposes.

7. AUTHORIZATION: Merchants or banks may contact us on your behalf to obtain authorization for Card purchases or cash advances. You agree that we shall have no liability if: (a) any merchant or bank refuses to honor any Card issued to access the Account, (b) operational difficulties prevent authorization of a transaction, (c) authorization is declined because your Account is overlimit or delinquent, or (d) credit has been restricted pursuant to any term of this Agreement.

8. YOUR MONTHLY STATEMENT: Your Account will be on a monthly billing cycle. We will send you a statement each month that there is activity or an outstanding balance on your Account. The statement itemizes your Account activity, including purchases, cash advances, fees, finance charges, other charges, and payments and credits posted during the billing period. The payment coupon portion of the statement will serve as your bill. When making payment, write your Account number on your check or money order and return the coupon with your payment. You should retain the remaining portion of your statement for your records. If the Bank offers, and you elect to receive, your monthly statement electronically, paper statements will not be mailed to you. You will be responsible for making your payments by the due date, either through the Bank's website or telephone, for which a fee may apply, or by mailing your payment to the appropriate address designated for receipt of payments by mail. Credit One Bank will not be responsible for processing delays or failure to process the payment to your Account if a payment sent by mail does not contain your Account number or is not accompanied by your payment coupon. Your payment will be credited to your Account, as of the date of receipt, if the payment is received by 5:00 p.m. Pacific Time ("PT").

9. ANNUAL MEMBERSHIP FEE: The Annual Membership Fee for your Account is determined by the initial credit line established. Year One: If your Account is established with a credit line of \$300.00, an Annual Membership Fee of \$75 (Introductory period) will be billed to your Account when it is opened. If your Account is established

with a credit line of \$400.00 or more, an Annual Membership Fee of \$99.00 will be billed to your Account when it is opened. Year Two: The Annual Membership Fee for your Account beginning in year two is \$99.00 and will be billed to your Account in monthly installments of \$8.25 per month. The Annual Membership Fee will be billed to your Account as long as it remains open or, if your Account is closed by you or us, the Annual Membership Fee will continue to be charged until you pay your outstanding balance in full. The Annual Membership Fee is refundable as long as you cancel your Account and have not used your card for any Purchases or Cash Advances and you have not made a payment. An Annual Membership Fee Notice, as required by regulation, will be provided to you at least once every 12 months. The Annual Membership Fee is imposed for providing services related to your Account, including but not limited to: the opportunity to use your card with participating merchants, providing renewal cards, providing availability of customer service representatives for assistance, providing credit information to credit reporting agencies, and providing the opportunity for additional credit.

10. FINANCE CHARGES: Your Card Account is subject to finance charges and the total Finance Charges in your monthly billing cycle are the sum of the Periodic Finance Charges, Transaction Finance Charges, and Credit Limit Increase Fees which are calculated as follows:

(a) **Periodic Finance Charges:** For purchases and cash advances, Credit Limit Increase Fees, Annual Membership Fees, Late Payment Fees and other fees and charges to your Account, the Periodic Finance Charge is calculated as follows: The Annual Percentage Rate ("APR") for Purchases and Cash Advances may vary and will be determined by adding 20.65% to the U.S. Prime Rate appearing in the "Money Rates" section of any edition of *The Wall Street Journal* published on the 25th day of each month. If the *Journal* is not published on that day, then the Prime Rate on the next business day will be used. If the Prime Rate changes, the new rate will take effect on the first day of the following month. The new rate will be applied to all balances on the Account. The estimated APR for all balances is 3.25% plus 20.65%, currently 23.90% (corresponding monthly periodic rate of 1.9916%). The APR will never be greater than 29.90% (corresponding monthly periodic rate of 2.4916%). The most recent Annual Percentage Rate was disclosed to you when you received your credit card. There is a **Minimum Interest Charge** if you are charged interest; the minimum Interest Charge will be no less than \$1.00 for any billing cycle in which an Interest Charge is due. Periodic Finance Charges will be assessed from the date the purchase, cash advance, fee or charge is posted to your Account until the date it is paid in full, and will be calculated by applying the monthly periodic rate to the "average daily balance" of your Account. To get the "average daily balance," we take the beginning balance of your Account each day, add any new purchases, cash advances, fees and charges, and subtract any payments or credits and unpaid periodic Finance Charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle, and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Periodic Finance Charges will be assessed on all "average daily balances" until paid in full. All purchases, cash advances, fees or charges accrue finance charges starting on the date of posting, even if the new balance from your previous statement was paid in full or even if that new balance was zero.

(b) **Cash Advance Transaction Finance Charges:** Each time you obtain a new cash advance, we will impose a Transaction Fee **Finance Charge** of 8% of the amount advanced or \$5.00, whichever is greater.

(c) **Credit Limit Increase Finance Charges:** A fee may be imposed for Credit Limit increases, as described under the "Credit Limit Increase Requests" section of this Agreement.

(d) **Foreign Transaction Finance Charges:** Each time you make a foreign transaction, we may impose a Transaction Fee **Finance Charge** of 3% of the amount charged or \$1.00, whichever is greater. For additional information, see the "Foreign Transaction" section of this Agreement.

(e) **Fees Treated as Principal:** For purposes of Finance Charge calculation, Credit Limit Increase Fees, Annual Membership Fees, Late Payment Charges, and other charges, except cash advance fees, will be treated like purchase transactions, posted as principal, and accrue Finance Charges like purchases.

(f) **Periodic Statement Annual Percentage Rate:** If a finance charge imposed is required to be included in calculating the Annual Percentage Rate under the Federal Truth-in-Lending Act, the Annual Percentage Rate disclosed on your statement may exceed the corresponding Annual Percentage Rate disclosed in this Agreement for any billing period in which such finance charge is posted to your Account.

11. LATE PAYMENT CHARGES: If at least the Amount Due This Period (less any Late Payment Fee for the current billing cycle) and Amount Past Due are not received by 5:00 p.m. PT on the Payment Due Date shewn on your statement, a Late Payment Fee of up to \$35.00 will be charged to your Account.

12. OTHER CHARGES: In addition to the fees and charges described above, other charges that may be imposed on your Account include the following: (1) Returned Payment Fee: If a payment is returned for any reason, a Returned Payment Fee of up to \$35.00 will be charged to your Account; (2) Duplicate Statement Fee: If you request a duplicate copy of a monthly statement, you will be charged a fee of up to \$10.00 for each statement copy requested; (3) Sales Slip Request Fee: If you request a copy of a sales slip, for any purpose other than to resolve a dispute about the charges on your Account, you will be charged a fee of \$6.00 for each sales slip copy requested; (4) Co-applicant Fee: To add an additional Cardholder to the Account after it is opened, an application must be submitted to Credit One Bank. The co-applicant fee in effect at the time of such application will be required; and (5) Replacement Card Fee: If you request a replacement card, a Replacement Card Fee of \$25.00 may be charged to your Account.

13. MINIMUM PAYMENTS: (a) You agree to pay either the entire outstanding balance or the Minimum Payment Due, as shown on your monthly statement. The Minimum Payment Due is 5% of your outstanding balance, rounded up to the next whole dollar, or \$25.00, whichever is greater, plus any Late Payment Fee for the current billing cycle, and any Past Due Amount. For your Account to be considered current and to avoid a Late Payment Fee, you must pay at least the Amount Due This Period (less any Late Payment Fee for the current billing cycle) and the Past Due Amount by the Payment Due Date shown on your statement. (b) Certain other service fees may be added to your minimum payment amount. When you sign up for such services, you will be notified if a fee for the service will be imposed and if it is required to be added to your minimum payment.

14. SMALL BALANCES: As it is uneconomical for both you and us to process payments or maintain credits that are \$1.00 or less in amount, you agree as follows: (1) In any billing cycle in which you have had no transactions and your New Balance on the billing date is \$1.00 or less, the balance will be rounded to zero and you will not receive a bill for this amount. (2) In the event that you have a credit balance of \$1.00 or less for two consecutive billing cycles, the balance will be rounded to zero and you will not receive a refund of this amount.

15. MAKING PAYMENTS: Your payments must be made in US currency only, drawn on a bank domiciled in the US, through paper or electronic format not to include wire transfer or electronic transactions via Credit One Bank's account at the Federal Reserve Bank. Do not send cash through the mail, as Credit One Bank cannot be responsible for cash lost in the mailing process. To the extent that a payment reduces the principal amount outstanding on your Card Account, new credit will be available (subject to your credit limit), but only after 12 calendar days after our receipt of the payment. To insure prompt posting of payments sent through the mail, your payments must be sent to the address indicated on your statement and must be received by 5:00 p.m. PT. There will be a delay in posting payments to your Account for payments not sent to the address shown on your statement. You agree that we may process any item delivered to us for payment on the day it is received, and that we are not required to honor special instructions or restrictive endorsements. As described above, if any payment is received that does not contain your Account number or is not accompanied by your payment coupon, Credit One Bank will not be liable for processing delays or failure to process the payment to your Account. Crediting of such payments may be delayed up to five business days of receipt.

16. POSTDATED CHECKS: You agree that we need not examine any payment check to confirm that it is not postdated, and that we may deposit any postdated check for payment to us on the day we receive it.

17. IRREGULAR PAYMENTS: Any payment submitted in offer of settlement of a disputed debt, including any check containing a notation such as "paid in full," must be

sent to the following address: Credit One Bank, P.O. Box 95516, Las Vegas, NV 89193-5516. If you do not forward any check or other payment marked "paid in full" to the above address, we can accept late payments or partial payments, or checks or other payments marked with similar notations, without losing any of our rights under this Agreement, including our right to seek payment of the full balance of your Account.

18. VERIFICATION OF INFORMATION: (a) **Credit Information:** You authorize us to obtain and/or use information about you from third parties and credit reporting agencies to: 1) verify your identity and/or conduct investigative inquiries; 2) determine your income and credit eligibility; 3) review your Account and provide renewal of credit; 4) verify your current credit standing in order to present future credit line increases or decreases; 5) qualify you for and present additional lines of credit or other offers; and 6) collect amounts owing on your Account. California residents, you agree to waive your right to keep confidential information under Section 1808.21 of the California Vehicle Code from us. (b) **Reporting Information:** We may furnish information concerning your Account or credit file to consumer reporting agencies and others who may properly receive that information. However, we are not obligated to release such information to anyone unless we are required to do so by law or a proper Power of Attorney is provided. (c) **Telephone Monitoring:** To be sure that your inquiries are handled properly, courteously and accurately, some of the telephone calls between our employees and our customers are monitored by supervisory or management personnel. Recordings may be made of such calls for your protection.

19. COMMUNICATIONS: You are providing express written permission authorizing Credit One Bank or its agents to contact you at any phone number (including mobile, cellular/wireless, or similar devices) or email address you provide at anytime, for any lawful purpose. The ways in which we may contact you include live operator, automatic telephone dialing systems (auto-dialer), prerecorded message, text message or email. Phone numbers and email addresses you provide include those you give to us, those from which you contact us or which we obtain through other means. Such lawful purposes include, but are not limited to: obtaining information; activation of the card for verification and identification purposes; account transactions or servicing related matters; suspected fraud or identity theft; collection on the Account; and providing information about special products and services. You agree to pay any fee(s) or charge(s) that you may incur for incoming communications from us or outgoing communications to us, to or from any such number or email address, without reimbursement from us.

20. DEFAULT: You will be in default under this Agreement if any of the following events occur: (1) you exceed your assigned credit limit; (2) you fail to make any required payment when due; (3) you die, become insolvent, file a petition in bankruptcy or similar proceeding, or are adjudged bankrupt; (4) you provide any false or misleading financial or biographical information to Credit One Bank; (5) any representation or warranty you make to Credit One Bank is false or breached; (6) a guardian, conservator, receiver, custodian or trustee is appointed for you; (7) you are generally not paying your debts as they become due; (8) the Bank reasonably believes there has been a material adverse change in your financial condition; or (9) you violate any term of this Agreement. Upon your default, Credit One Bank can close or refuse to renew your Account, demand the return of your card(s), declare your entire balance immediately due and payable, and initiate collection activity, all without prior notice or demand. You promise to pay any collection costs and attorneys' fees, including our in-house attorneys' costs, that Credit One Bank incurs as a result of your default.

21. TERMINATION OF ACCOUNT: This Account may be terminated by you at any time by giving notice in writing to Credit One Bank. Credit One Bank may terminate the Account and demand payment in full if you are in default under any of the terms and conditions of this Agreement, or if there is a dispute between the Cardholders as described elsewhere in this Agreement, or if a Cardholder requests termination of the Account privileges of any other Cardholder, or without cause if Credit One Bank deems termination of the Account to be in its best interests. In the event of voluntary or involuntary Account termination, all credit privileges under the Account and Credit One Bank membership will be terminated immediately. Once we receive your final payment in full, processing of Account closure may be delayed up to 45 days, in order to ensure that all outstanding credit card charges have been received from merchants. No later than the end of the delay period Credit One Bank will send you a check for the credit balance remaining on the Card Account, if any. Credit One Bank may require the return of any Credit Cards before issuing a refund check. However, when your Account is closed, if there is: (1) a debit balance of \$1.00 or less, that balance will be rounded to zero and you will not be required to pay this amount; or (2) a credit balance of \$1.00 or less, that balance will be rounded to zero and this amount will not be refunded to you. The rounding to zero may occur after your closing statement cycles, and you may not receive a statement reflecting the rounding.

22. SECURITY: This is an unsecured Account, and Credit One Bank retains no security interest in your real or personal property to secure payment of your Card Account.

23. CARD OWNERSHIP AND ACCEPTANCE: Any credit card or other credit instrument issued to you remains the property of Credit One Bank and must be surrendered to Credit One Bank or its agent on demand. We are not liable for the refusal of Credit One Bank or any other party to honor your Card for any reason. All Cards have an expiration date. We have the right not to renew your Card for any reason.

24. FOREIGN TRANSACTIONS: If you make a transaction at a merchant that settles in a currency other than U.S. dollars, MasterCard Worldwide or Visa Inc. will convert that charge into a U.S. Dollar amount. That conversion will be done at a rate selected by MasterCard or Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard or Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or on the date the transaction is posted to your Account. You agree to pay the converted amount, including any charges for the conversion that may be imposed as described above. A fee may be imposed for foreign transactions as described under the Finance Charge section of this Agreement.

25. LOST OR STOLEN CARDS: You may be liable for unauthorized use of your Card. If your Card is lost or stolen or you suspect that someone is using your Card without your permission, you should immediately notify Credit One Bank's Bank Card Center. You can call **(877) 825-3242**. You can also notify us in writing at **Bank Card Center, P.O. Box 98872, Las Vegas, NV 89193-8872**. You will not be liable for any unauthorized use that occurs after you notify us, orally or in writing, of the loss, theft or possible unauthorized use. In any event, your liability for unauthorized use will not exceed \$50. If you allow someone to use your Card to make charges to your Card Account, you can terminate this user's authority by retrieving the Card and returning it to us. Until you do, you remain liable for any use by the authorized user. You understand and agree that this Card Account may be replaced with a substitute Account if a credit card for this Account is lost or stolen, or in the event unauthorized use of the Account is reported. All terms and conditions of this Agreement and the application shall apply to any substitute Account.

26. CREDIT LIMIT INCREASE REQUESTS: Credit Limit Increase requests must be made in accordance with procedures established from time to time by Credit One Bank. A fee may be imposed for credit limit increases. The fee imposed will be a **Finance Charge** of between **\$0.00** and **\$49.00**, depending on how long your Account has been established and your credit history with us and others. We will advise you which fee is applicable to your Account at the time you apply for a credit limit increase. Credit limit increase requests are subject to the same credit process as your original application, including review of credit bureau information. You will be notified by mail if your request for an increase is declined. Approval will be indicated in the form of a credit limit increase on your Card Account statement. For information on Credit One Bank's procedure for applying for a credit limit increase, contact us at **(877) 825-3242**.

27. WAIVER OF RIGHTS: If we waive any of our rights under this Agreement, we will not be obligated to do so again.

28. CUSTOMER PRIVACY: The privacy policy for Credit One Bank is provided separately in accordance with applicable law.

29. GOVERNING LAW: This Agreement is governed by and interpreted in accordance with the laws applicable to national banks, and, where no such laws apply, by the laws of the State of Nevada, excluding the conflicts of law provisions thereof, regardless of your state of residence.

30. ARBITRATION AGREEMENT: The Arbitration Agreement provided to you with this Agreement governs the enforcement by you and us of your and our legal rights under this Agreement.

YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at: **Bank Card Center, P.O. Box 98872, Las Vegas, NV 89193-8872.**

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us at **877-825-3242**, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50 (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: **Bank Card Center, P.O. Box 98872, Las Vegas, NV 89193-8872.**

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

ARBITRATION

PLEASE READ THIS PROVISION OF YOUR CARD AGREEMENT CAREFULLY. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY CONTROVERSY OR DISPUTE BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, A DISPUTE IS RESOLVED BY A NEUTRAL ARBITRATOR INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT. IN ARBITRATION, YOU MAY CHOOSE TO HAVE A HEARING AND BE REPRESENTED BY COUNSEL.

Agreement to Arbitrate:

You and we agree that either you or we may, without the other's consent, require that any controversy or dispute between you and us (all of which are called "Claims"), be submitted to mandatory, binding arbitration. This arbitration provision is made pursuant to a transaction involving interstate commerce, and shall be governed by, and enforceable under, the Federal Arbitration Act (the "FAA"), 9 U.S.C. §1 et seq., and (to the extent State law is applicable), the State law governing this Agreement.

Claims Covered:

- Claims subject to arbitration include, but are not limited to, disputes relating to the establishment, terms, treatment, operation, handling, limitations on or termination of your account; any disclosures or other documents or communications relating to your account; any transactions or attempted transactions involving your account, whether authorized or not; billing, billing errors, credit reporting, the posting of transactions, payment or credits, or collections matters relating to your account; services or benefits programs relating to your account, whether or not they are offered, introduced, sold or provided by us; advertisements, promotions, or oral or written statements related to (or preceding the opening of) your account, goods or services financed under your account, or the terms of financing; the application, enforceability or interpretation of this Agreement, including this arbitration provision; and any other matters relating to your account, a prior related account or the resulting relationships between you and us. Any questions about what Claims are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.
- Claims subject to arbitration include not only Claims made directly by you, but also Claims made by anyone connected with you or claiming through you, such as a co-applicant or authorized user of your account, your agent, representative or heirs, or a trustee in bankruptcy. Similarly, Claims subject to arbitration include not only Claims that relate directly to us, a parent company, affiliated company, and any predecessors and successors (and the employees, officers and directors of all of these entities), but also Claims for which we may be directly or indirectly liable, even if we are not properly named at the time the Claim is made.
- Claims subject to arbitration include Claims based on any theory of law, any contract, statute, regulation, ordinance, tort (including fraud or any intentional tort),

common law, constitutional provision, respondeat superior, agency or other doctrine concerning liability for other persons, custom or course of dealing or any other legal or equitable ground (including any claim for injunctive or declaratory relief). Claims subject to arbitration include Claims based on any allegations of fact, including an alleged act, inaction, omission, suppression, representation, statement, obligation, duty, right, condition, status or relationship.

- Claims subject to arbitration include Claims that arose in the past, or arise in the present or future. Claims are subject to arbitration whether they are made independently or with other claims in proceedings involving you, us or others. Claims subject to arbitration include Claims that are made as counterclaims, cross-claims, third-party claims, interpleaders or otherwise, and a party who initiates a proceeding in court may elect arbitration with respect to any Claim(s) advanced in the lawsuit by any other party or parties. Claims subject to arbitration include Claims made as part of a class action or other representative action, and the arbitration of such Claims must proceed on an individual basis.
- If you or we require arbitration of a particular Claim, neither you, we, nor any other person may pursue the Claim in any litigation, whether as a class action, private attorney general action, other representative action or otherwise.
- Claims are not subject to arbitration if they are filed by you or us in a small claims court, so long as the matter remains in such court and advances only an individual claim for relief.

Initiation of Arbitration: The party filing an arbitration must choose an arbitration administrator. Arbitration administrators are independent from us, and you must follow their rules and procedures for initiating and pursuing an arbitration. If you initiate the arbitration, you must also notify us in writing at Credit One Bank, P.O. Box 95516, Las Vegas, NV 89193-5516. If we initiate the arbitration, we will notify you in writing at your then current billing address or (if your account is closed) the last address we have on file for you. Any arbitration hearing that you attend will be held at a place chosen by the arbitrator or arbitration administrator in the same city as the U.S. District Court closest to your billing address, or at some other place to which you and we agree in writing. You may obtain copies of the current rules of the arbitration administrators, and other related materials, including forms and instructions for initiating an arbitration, by contacting the arbitration administrators as follows:

American Arbitration Association
335 Madison Avenue, Floor 10
New York, NY 10017-4605
Web Site: www.adr.org

JAMS
1920 Main Street, Suite 300
Irvine, CA 92614-7279
Web Site: www.jamsadr.com

Procedures and Law Applicable in Arbitration: A single arbitrator will resolve Claims. The arbitrator will either be a lawyer with at least ten years experience or a retired or former judge. The arbitrator will be selected in accordance with the rules of the arbitration administrator and will be neutral. The arbitration will be conducted under the applicable procedures and rules of the arbitration administrator that are in effect on the date the arbitration is filed unless this arbitration provision is inconsistent with those procedures and rules, in which case this Agreement will prevail. These procedures and rules may limit the amount of discovery available to you or us. The arbitrator will apply applicable substantive law consistent with the FAA and applicable statutes of limitations, and will honor claims of privilege recognized at law. The arbitrator will take reasonable steps to protect customer account information and other confidential information, including the use of protective orders to prohibit disclosure outside the arbitration, if requested to do so by you or us. The arbitrator will have the power to award to a party any damages or other relief provided for under applicable law, and will not have the power to award relief to, against, or for the benefit of, any person who is not a party to the proceeding. The arbitrator will make any award in writing but need not provide a statement of reasons unless requested by a party. Upon a request by you or us, the arbitrator will provide a brief statement of the reasons for the award.

Costs: If we file the arbitration, we will pay the initial filing fee. If you file the arbitration, you will pay the initial filing fee, unless you seek and qualify for a fee waiver under the applicable rules of the arbitration administrator. We will reimburse you for the initial filing fee if you paid it and you prevail. If there is a hearing, we will pay any fees of the arbitrator and arbitration administrator for the first day of that hearing. All other fees will be allocated in keeping with the rules of the arbitration administrator and applicable law. However, we will advance or reimburse filing fees and other fees if the arbitration administrator or arbitrator determines there is other good reason for requiring us to do so, or we determine there is good cause for doing so. Each party will bear the expense of that party's attorneys, experts, and witnesses, and other expenses, regardless of which party prevails, except that the arbitrator shall apply any applicable law in determining whether a party should recover any or all expenses from another party.

No Consolidation or Joinder of Parties: All parties to the arbitration must be individually named. Claims by persons other than individually named parties shall not be raised or determined. Notwithstanding anything else that may be in this arbitration provision or Agreement, no class action, private attorney general action or other representative action may be pursued in arbitration, nor may such action be pursued in court if any party has elected arbitration. Unless consented to by all parties to the arbitration, Claims of two or more persons may not be joined, consolidated or otherwise brought together in the same arbitration (unless those persons are applicants, co-applicants or authorized users on a single account and/or related accounts or parties to a single transaction or related transactions); this is so whether or not the Claims (or any interest in the Claims) may have been assigned.

Enforcement, Finality, Appeals: You or we may bring an action, including a summary or expedited motion, to compel arbitration of Claims subject to arbitration, or to stay the litigation of any Claims pending arbitration, in any court having jurisdiction. Such action may be brought at any time, even if any such Claims are part of a lawsuit, unless a trial has begun or a final judgment has been entered. Failure or forbearance to enforce this arbitration provision at any particular time, or in connection with any particular Claims, will not constitute a waiver of any rights to require arbitration at a later time or in connection with any other Claims. Any additional or different agreement between you and us regarding arbitration must be in writing. Within fifteen days after an award by the single arbitrator, any party may appeal the award by requesting in writing a new arbitration before a panel of three neutral arbitrators designated by the same arbitration administrator. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same way they are allocated for arbitration before a single arbitrator. An award by a panel, or an award by a single arbitrator after fifteen days has passed, shall be final and binding on the parties, subject to judicial review that may be permitted under the FAA. An award in arbitration will be enforceable as provided by the FAA or other applicable law by any court having jurisdiction. An award in arbitration shall determine the rights and obligations between the named parties only, and only in respect of the Claims in arbitration, and shall not have any bearing on the rights and obligations of any other person, nor on the resolution of any other dispute or controversy.

Severability, Survival: This arbitration provision shall survive: (i) termination or changes in the Agreement, the account and the relationship between you and us concerning the account; (ii) the bankruptcy of any party; and (iii) any transfer or assignment of your account, or any amounts owed on your account, to any other person. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force.

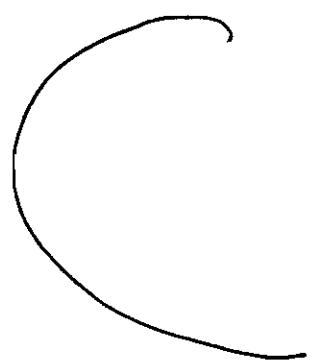


Exhibit C

EXHIBIT I.A

AFFIDAVIT OF CREDIT ONE BANK, N.A.

STATE OF NEVADA)
)
) SS.
COUNTY OF CLARK)

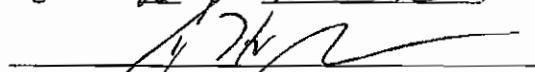
Your Affiant, George Hughes, being first duly sworn, states under oath as follows:

1. My name is George Hughes. I am a Senior Vice President and Chief Financial Officer at Credit One Bank, N.A. ("Credit One"). I am over the age of eighteen and I am authorized to make this Affidavit on behalf of Credit One.
2. I am a custodian of Credit One's books and records and I am aware of the process of the sale and assignment of electronically stored business records. Accordingly, the facts stated herein are within my personal knowledge and are based on my review of the relevant books and records available to me. If called as a witness, I can testify to a court competently as to my knowledge of the facts contained herein.
3. I am aware of the organizational structure of Credit One and its affiliates mentioned in this Affidavit and can attest to how accounts and receivables are assigned among and between them.
4. Credit One is a National Bank chartered by the Office of the Comptroller of the Currency ("OCC"), a bureau of the United States Department of Treasury with a principal place of business at 585 Pilot Road, Las Vegas, Nevada 89119.
5. Credit One began operations as a full-service bank under the name First National Bank of Marin in San Rafael, California on July 30, 1984. First National Bank of Marin moved from San Rafael, California to Las Vegas, Nevada in November 1998. On February 1, 2006 the First National Bank of Marin changed its name to Credit One Bank, N.A.
6. Credit One originates Visa and MasterCard accounts to consumers throughout the United States.
7. In connection with the funding of Credit One's Visa and MasterCard accounts, certain affiliated entities of Credit One are used as financing vehicles. The structure and operations of these vehicles comply with all applicable laws and regulations, to the best of my knowledge.
8. MHC Receivables, LLC ("MHC") and FNBM, LLC ("FNBM"), affiliates of Credit One, are Delaware limited liability companies established as special purpose vehicles to provide monies to Credit One in order to fund (through a purchase structure) the credit card receivables originated by Credit One.

9. Each day, all new credit card receivables originated by Credit One are sold by Credit One to MHC and by MHC to FNBM under the terms of self-executing purchase agreements.
10. On the applicable charge off date for each account, each charged off credit card account originated by Credit One is assigned by Credit One to MHC under the terms of self-executing purchase agreements.
11. Sherman Originator III LLC ("Sherman") has entered into a series of purchase agreements with FNBM to allow Sherman to purchase from FNBM any receivables originated by Credit One that have gone into default, such receivables having been previously purchased by FNBM under the procedure noted above.
12. Sherman Originator III LLC ("Sherman") has entered into a series of purchase agreements with MHC to allow Sherman to purchase from MHC any charged off account originated by Credit One that have been previously purchased by MHC under the procedure noted above
13. Together, the accounts purchased from MHC and the receivables purchased from FNBM represent all rights to the accounts previously owned and serviced by Credit One. Neither Credit One, FNBM, nor MHC has retained any rights to receive payments, or to collect on the accounts or receivables. Credit One Bank, FNBM, and MHC agreed to transfer all such rights, title and interest to Sherman.
14. Under the terms of the agreements between Sherman and FNBM, Sherman is permitted to resell to third parties the receivables purchased by Sherman from FNBM that were originated by Credit One and subsequently sold to FNBM by MHC.
15. Under terms of the agreements between Sherman and MHC, Sherman is permitted to resell to third parties the accounts purchased by Sherman from MHC that were originated by Credit One and subsequently sold to MHC.

The above statements are true and accurate to the best of my knowledge.

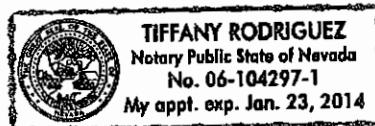
Signed this 26 day of November, 2013.


George Hughes
Senior Vice President and Chief Financial Officer
Credit One Bank, N.A.

ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY

STATE OF NEVADA)
)
COUNTY OF CLARK) ss.
)

This instrument was acknowledged before me on the 26 day of November, 2013 by
George Hughes, an Authorized Representative and Senior Vice President and Chief
Financial Officer for Credit One Bank, N.A.



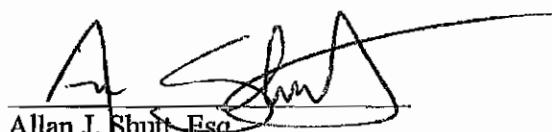
Tiffany Rodriguez
Tiffany Rodriguez,
Notary Public

CERTIFICATE OF CONFORMITY

STATE OF NEVADA)
)
) ss.
COUNTY OF CLARK)

I, Allan J. Shutt, an attorney-at-law admitted to practice in the State of Nevada as In House Counsel for Credit One Bank, N.A., do hereby certify that I am fully acquainted with the laws of the State of Nevada pertaining to administration and taking of oaths, affirmations and acknowledgements. I further state that I am duly qualified to make this Certificate of Conformity and that the acknowledgement upon the **Affidavit of Credit One Bank, N.A.** was taken by Tiffany Rodriguez, notary public in the State of Nevada, in the manner prescribed by the laws of the State of Nevada.

IN WITNESS WHEREOF, I have signed this Certificate the 26 day of
November, 2013.



Allan J. Shutt, Esq.
Nevada State Bar # 11890
Credit One Bank, N.A.
585 Pilot Rd
Las Vegas, NV 89119

EXHIBIT I.B

AFFIDAVIT OF CREDIT ONE BANK, N.A.

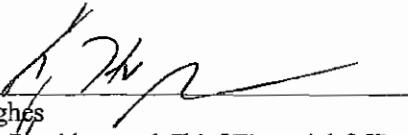
STATE OF NEVADA)
)
) ss.
COUNTY OF CLARK)

Your Affiant, George Hughes, being first duly sworn, states under oath as follows:

1. My name is George Hughes. I am a Senior Vice President and Chief Financial Officer at Credit One Bank, N.A. ("Credit One"). I am over the age of eighteen and I am authorized to make this Affidavit on behalf of Credit One.
2. I am a custodian of Credit One's books and records.
3. I am aware of the organizational structure of Credit One.
4. Credit One is a National Bank chartered by the Office of the Comptroller of the Currency ("OCC"), a bureau of the United States Department of Treasury with a principal place of business at 585 Pilot Road, Las Vegas, Nevada 89119.
5. Credit One began operations as a full-service bank under the name First National Bank of Marin in San Rafael, California on July 30, 1984. First National Bank of Marin moved from San Rafael, California to Las Vegas, Nevada in November 1998. On February 1, 2006 the First National Bank of Marin changed its name to Credit One Bank, N.A.
6. Credit One originates Visa and MasterCard accounts to consumers throughout the United States.

The above statements are true and accurate to the best of my knowledge.

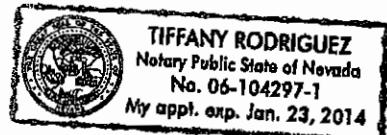
Signed this 26 day of November, 2013.


George Hughes
Senior Vice President and Chief Financial Officer
Credit One Bank, N.A.

ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY

STATE OF NEVADA)
)
COUNTY OF CLARK) ss.
)

This instrument was acknowledged before me on the 26 day of November, 2014 by
George Hughes, an Authorized Representative and Senior Vice President and Chief
Financial Officer for Credit One Bank, N.A.



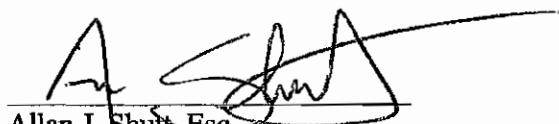

Tiffany Rodriguez,
Notary Public

CERTIFICATE OF CONFORMITY

STATE OF NEVADA)
)
COUNTY OF CLARK) ss.
)

I, Allan J. Shutt, an attorney-at-law admitted to practice in the State of Nevada as In House Counsel for Credit One Bank, N.A., do hereby certify that I am fully acquainted with the laws of the State of Nevada pertaining to administration and taking of oaths, affirmations and acknowledgements. I further state that I am duly qualified to make this Certificate of Conformity and that the acknowledgement upon the **Affidavit of Credit One Bank, N.A.** was taken by Tiffany Rodriguez, notary public in the State of Nevada, in the manner prescribed by the laws of the State of Nevada.

IN WITNESS WHEREOF, I have signed this Certificate the 26 day of
November, 2013.



Allan J. Shutt, Esq.
Nevada State Bar # 11890
Credit One Bank, N.A.
585 Pilot Rd
Las Vegas, NV 89119

BILL OF SALE AND ASSIGNMENT
FROM MHC RECEIVABLES, LLC TO PURCHASER

MHC Receivables, LLC ("Seller"), for good and valuable consideration, the receipt of which is hereby acknowledged hereby transfers, sells, assigns, conveys, grants and delivers to Sherman Originator III LLC ("Purchaser"), without recourse, representation or warranty, all of its right, title and interest in and to (i) the Accounts identified on an account level basis on the data file titled "CreditOne_Encore_012014.xlsx" attached to this Agreement (the "Released Accounts"); and (ii) all claims arising out of or relating to each Released Account. Purchaser hereby agrees that it will not institute against Seller, or join any person in instituting against Seller, any bankruptcy, reorganization, arrangement, insolvency or liquidation proceeding, or any other proceeding under any federal or state bankruptcy or similar law, until one year and one day after the date, following the Termination Date with respect to all Lenders, on which the Aggregate Unpays have been paid in full.

Capitalized definitional terms used herein and not otherwise defined shall have the meanings assigned to such terms in the Amended and Restated Receivables Purchase Agreement by and Between MHC Receivables, LLC and Credit One Bank, NA, dated May 11, 2011 (the "Finaneing Agreement"), among, *inter alia*, the Seller, the Conduit Lenders, the Committed Lenders, the Lender Agents, the Deal Agent and the Servicer.

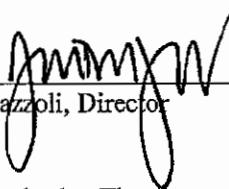
Effective: January 14, 2014

MHC RECEIVABLES, LLC


Rusty Kendall, Authorized
Representative

Effective: January 14, 2014

SHERMAN ORIGINATOR III LLC


Jon Mazzoli, Director

Credit One Bank, N.A. hereby acknowledges the above referenced sale. The Accounts assigned under the terms of this Bill of Sale were originated by Credit One Bank, N.A. and have previously been assigned to MHC Receivables, LLC pursuant to a series of self-executing agreements.

Effective: January 14, 2014

CREDIT ONE BANK, N.A.

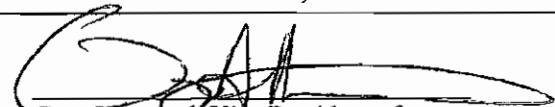

Gary Harwood, Vice President of
Portfolio Services - Operations

EXHIBIT F

AFFIDAVIT OF SALE

STATE OF NEVADA)
)
) ss.
COUNTY OF CLARK)

Your Affiant, Gary Harwood, being first duly sworn, states under oath as follows:

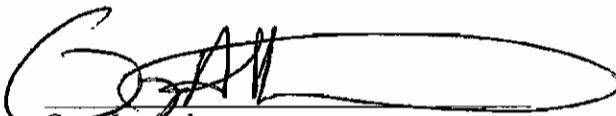
1. My name is Gary Harwood. I am a Vice President of Portfolio Serviees - Operations at Credit One Bank, N.A. ("Credit One"), an Authorized Representative of FNBm, LLC ("FNBm"), and an Authorized Representative of MHC Receivables, LLC ("MHC"). I am over the age of eighteen and authorized to make this Affidavit on behalf of Credit One, FNBm, and MHC. If called as a witness, I can testify to a court competently as to my knowledge of the facts contained herein.
2. The facts stated herein are within my personal knowledge and are based on my review of the relevant books and records available to me.
3. As part of my regular job duties, I have access to and routinely review the account records maintained by or for Credit One in the ordinary course of its business with regard to the sale and assignment of Credit One's accounts and receivables.
4. As part of my regular job duties, I also have access to and routinely review the account records maintained by FNBm in the ordinary course of business with regard to the purchasing, sale and assignment of FNBm's receivables.
5. As part of my regular job duties, I also have access to and routinely review the account records maintained by MHC in the ordinary course of business with regard to the purchasing, sale and assignment of MHC's accounts.
6. On or about **January 14, 2014**, FNBm sold the pool of rcceivables included in the electronic data file named "**CreditOne_Encore_012014.xlsx**" and attached to this affidavit as Exhibit A (identified in this affidavit as "Sold Receivables") to **Sherman Originator III LLC** ("Sherman") pursuant to a Bill of Sale between FNBm and Sherman dated **January 14, 2014**.
7. The Sold Receivables were originated by Credit One and owned by FNBm immediately prior to the sale to Sherman on **January 14, 2014**.
8. On or about **January 14, 2014** MHC sold the pool of accounts included in the electronic data file named "**CreditOne_Encore_012014.xlsx**" and attached to this affidavit as Exhibit A (identified in this affidavit as "Sold Accounts") to Sherman pursuant to a Bill of Sale between MHC and Sherman dated **January 14, 2014**.
9. The Sold Accounts were originated by Credit One and owned by MHC immediately prior to the sale to Sherman on **January 14, 2014**.

10. Together, the Sold Accounts and the Sold Reeeivables represent all rights to the accounts and receivables previously owned and serviced by Credit One. Neither Credit One, FNBm, nor MHC has retained any rights to receive payments, or to collect on the accounts or receivables. Credit One, FNBm, and MHC agreed to transfer all such rights, title and interest to Sherman.

11. As part of the sale of the Sold Receivables and Sold Accounts to Sherman, certain of the information contained in the business records relating to the Sold Receivables and Sold Accounts (the "Transferred Records") was provided to Sherman, including certain information contained in those records shown in Exhibit A. The Transferred Records were made and/or rerecorded by or for Credit One, FNB, and MHC as part of the regular course of business at or near the time of the acts, events, conditions or methods recorded and accurately reflect the status of the Receivables. The Transferred Records are accurately reflected in Exhibit A. I am not aware of any errors in the Transferred Records.
12. To the extent that the Transferred Records include records that were prepared by Credit One, those records were accurately incorporated into the records of FNB and MHC as a business record.
13. To the extent that the Transferred Records include records that were prepared by a third party other than Credit One, those records were accurately incorporated into the records of FNB and MHC as a business record, upon reliance upon the records of such third party.

The above statements are true and accurate to the best of my knowledge and are made for the benefit of any court that from time to time considers whether **Sherman Originator III LLC** (or its successors or assigns) has the right to collect and/or enforce all or any portion of the Sold Receivables.

Signed this 14th day of January, 2014.

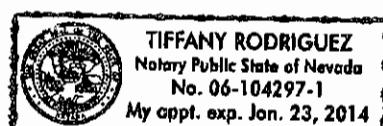


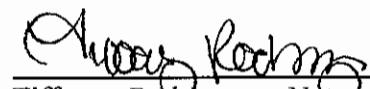
Gary Harwood
Credit One Bank, N.A. – Vice President of Portfolio Services - Operations
FNB, LLC – Authorized Representative
MHC Receivables, LLC – Authorized Representative

ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY

STATE OF NEVADA)
)
) ss.
COUNTY OF CLARK)

This instrument was acknowledged before me on the 22 day of January,
2014 by Gary Harwood, an Authorized Representative of FNB, LLC, an authorized
Representative of MHC Receivables, LLC, and a Vice President of Portfolio Services -
Operations for Credit One Bank, N.A.



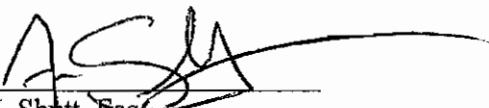

Tiffany Rodriguez, Notary
Public

CERTIFICATE OF CONFORMITY

STATE OF NEVADA)
)
COUNTY OF CLARK) ss.

I, Allan J. Shutt, an attorney-at-law admitted to practice in the State of Nevada as In House Counsel for Credit One Bank, N.A., do hereby certify that I am fully acquainted with the laws of the State of Nevada pertaining to administration and taking of oaths, affirmations and acknowledgements. I further state that I am duly qualified to make this Certificate of Conformity and that the acknowledgement upon the **Affidavit of Sale** were taken by Tiffany Rodriguez, notary public in the State of Nevada, in the manner prescribed by the laws of the State of Nevada.

IN WITNESS WHEREOF, I have signed this Certificate the 22 day of
JANUARY, 2014.



Allan J. Shutt, Esq.
Nevada State Bar # 11890
Credit One Bank, N.A.
585 Pilot Rd
Las Vegas, NV 89119

EXHIBIT B

BILL OF SALE

Closing Date: **January 17, 2014**

Sherman Originator III LLC ("Seller"), owner of accounts previously serviced by Credit One Bank, N.A., for value received and in accordance with the terms of the Purchase and Sale Agreement by and between Sherman Originator III LLC and Midland Funding LLC ("Buyer"), dated as of November 4, 2013 ("Agreement"), does hereby sell, assign and transfer to Buyer, its successors and assigns, all right, title and interest in and to (i) the Purchased Accounts described on computer file named "**20140114_ChgOff_Final_Sale_Excel_CreditOne_Encore_Jan14_298872_348031-1_addlPhone and PrinBal**" and furnished by Seller to Buyer in connection herewith; and (ii) all proceeds of such Purchased Accounts after the close of business on **January 17, 2014**.

This Assignment is subject to the terms of the Agreement, without representations and warranties of any kind or character except to the extent stated in the Agreement. Any capitalized terms appearing in this Bill of Sale shall have the meanings defined for such terms in the Agreement.

With respect to information for the Purchased Accounts described in the Purchased Accounts Schedule and each related Computer File, to the best of Seller's knowledge, Seller represents and warrants to Buyer that such information (i) is materially complete and accurate; (ii) constitutes Seller's own business records that pertain to the Purchased Accounts and accurately reflects in all material respects the information in Seller's database; (iii) was kept in the regular course of Seller's business; (iv) was made, entered or compiled in the regular course of business at or near the time the underlying activity occurred, by a person with knowledge of the data entered into and maintained in Seller's database; and (v) it is the regular practice of Seller's business to maintain and compile such data.

This Bill of Sale may be entered as evidence of ownership for any of the Purchased Accounts conveyed hereby.

DATE: January 17, 2014

SHERMAN ORIGINATOR III LLC

By: _____

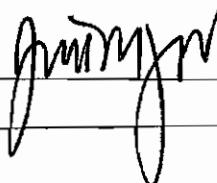
A handwritten signature in black ink, appearing to read "Jennifer W.", is placed over the signature line. The signature is fluid and cursive, with a large, stylized 'J' at the beginning.

EXHIBIT G

**AFFIDAVIT OF SALE OF ACCOUNTS BY
SHERMAN ORIGINATOR III LLC**

State of South Carolina
County of Charleston

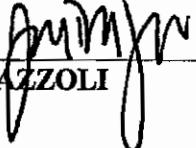
I Jon Mazzoli, hereby affirm as follows:

1. I am over 18 and not a party to this action. I am a Director of Sherman Originator III LLC. In that capacity, I have access to certain books and records of Sherman Originator III LLC, and certain of its subsidiaries and affiliates (altogether, "Debt Seller"), and am aware of the process of the sale and assignment of electronically stored business records.
2. Sherman Originator III LLC owns certain accounts, and maintains and records information in the records as they relate to such accounts. I am authorized to make the statements and representations set forth in this affidavit on behalf of Sherman Originator III LLC. The statements set forth herein are true and correct to the best of my knowledge, information, and belief, based on either personal knowledge or review of the business records of the Debt Seller.
3. My duties include having knowledge of, and access to, business records relating to the Accounts (as defined below). These records are kept by Sherman Originator III LLC in the regular course of business, and it was in the regular course of business of Sherman Originator III LLC, for an employee or representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandum or records or to transmit information thereof to be included in such memorandum or records; and that the records were made at or near the time of the act and/or event recorded or reasonably soon thereafter.
4. On January 17, 2014, Shetman Originator III LLC sold a pool of charged-off accounts (the Accounts) by a Purchase and Sale Agreement and a Bill of Sale to Midland Funding LLC. Sherman Originator III LLC had previously bought the Accounts from MHC Receivables, LLC on January 14, 2014. The original creditor was Credit One Bank, N.A.
5. Pursuant to the sale, Seller sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to Buyer and its successors and assigns, good and marketable title to the Accounts and any unpaid balance free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest. I am not aware of any errors in the Accounts.
6. In connection with the sale of the Accounts, electronic and other records were transferred to or otherwise made available to the Buyer (the "Transferred Records"). The Transferred Records are kept by Sherman Originator III LLC in the regular course of business, and it was in the regular course of business of Sherman Originator III LLC for an employee or representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandum or records or to transmit information thereof to be included in such memorandum or records; and that the records

were made at or near the time of the act and/or event recorded or reasonably soon thereafter. To the extent that the Transferred Records include records that were prepared by a third party, they are records that were incorporated into the records of Sherman Originator III LLC as a business record and the accuracy of such records are relied upon by Sherman Originator III LLC in the regular course of business.

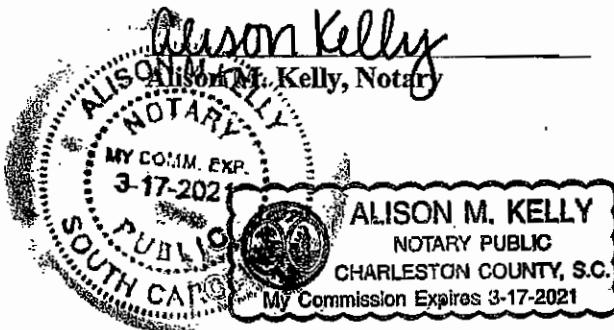
The above statements are true to the best of my knowledge.

Signed this 17th day of **January**, 2014



JON MAZZOLI

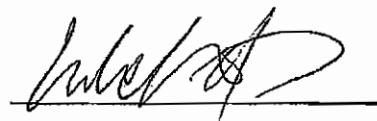
Affirmed to and subscribed before me this 17th day of January



CERTIFICATE OF CONFORMITY

I, Luke Umstetter, an attorney-at-law admitted to practice in the State of South Carolina and fully acquainted with the laws of the State of South Carolina pertaining to the acknowledgement or proof of deeds of real property to be recorded therein, do hereby certify that I am duly qualified to make this certificate of conformity and that the acknowledgement or proof upon the affidavit taken by Alison M. Kelly, notary public in the State of South Carolina, in the manner prescribed by the laws of the State of South Carolina and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, on January 17, 2014.



Luke Umstetter
Attorney at Law, State of South Carolina

Index No. 022850/14
CIVIL COURT OF THE CITY OF NEW YORK
COUNTY OF NEW YORK

MIDLAND FUNDING LLC

Plaintiff,

-against-

TRACY RITTER

Defendant(s).

**PLAINTIFF'S RESPONSE TO DEFENDANT'S FIRST REQUEST FOR
PRODUCTION OF DOCUMENTS**

COHEN & SLAMOWITZ, LLP

Attorneys for Plaintiff

199 CROSSWAYS PARK DRIVE
WOODBURY, NEW YORK 11797-2016
516-364-6006

TO:

Attorney(s) for:

NOTICE OF ENTRY

PLEASE take notice that the within is a (certified) true copy of a

duly entered in the office of the clerk of the within

named court on .

Dated,

Yours, etc.,

COHEN & SLAMOWITZ, LLP

Attorneys for

199 CROSSWAYS PARK DRIVE
WOODBURY, NEW YORK 11797-2016

TO:

Attorney(s) for

NOTICE OF SETTLEMENT

PLEASE take notice that an order of which the within is a true copy will be presented for settlement to the Hon.

one of the judges of the within names Court, at on , at M.

Dated,

Yours, etc.,

COHEN & SLAMOWITZ, LLP

Attorneys for

199 Crossways Park Drive
WOODBURY New York 11797-2016